

Northwest Municipal

FEDERAL CREDIT UNION

Member Owned

Newsletter

Visit our website at: WWW.MyNMFCU.COM

WHERE MEMBERS ARE WORTH MORE THAN MONEY



NMFCU Joins the FedNow® Service, Advancing U.S. Payment System

NMFCU announced it is live on the Federal Reserve's instant payment rail, the FedNow Service. NMFCU is now able to receive instant payments from other participating institutions or support payment activity through settlement.

Through the FedNow Service, NMFCU is positioned to provide consumers the option to move funds instantly, offering choice for receiving payments to manage money, make bill payments and avoid late fees.

"As a FedNow Service participant, NMFCU demonstrates dedication to advancing the U.S. payments infrastructure," said Nick Stanescu, executive vice president and chief executive of the FedNow Service. "We count on financial institutions to help build the FedNow Service network and make instant payments widely available to consumers and businesses across the country."

To participate in the FedNow Service, NMFCU completed a multi-step customer testing and certification program. The FedNow Service network includes a diverse range of financial institutions and service providers across the U.S.

Financial institutions and service providers will continue to onboard throughout 2025 and beyond, helping the FedNow Service build a strong instant payments infrastructure across the U.S.

About the FedNow Service

The Federal Reserve Banks developed the FedNow Service to facilitate nationwide reach of instant payment services by financial institutions — regardless of size or geographic location — around the clock, every day of the year. Through financial institutions participating in the FedNow Service, businesses and individuals can send and receive instant payments at any time of day, and recipients have full access to funds immediately, giving them greater flexibility to manage their money and make time-sensitive payments. Access is provided through the Federal Reserve's Fed-Line® network, which serves more than 9,000 financial institutions directly or through their agents. For more information, visit FedNowExplorer.org



GRILL YOUR DEBT, SIZZLE YOUR SAVINGS

SAVOR THE TASTE OF A BETTER INTEREST RATE WITH OUR LOW BALANCE TRANSFER OFFER.

1.99% APR FOR 6 MONTHS

When you transfer an existing balance to our credit union credit card between June 1, 2025 and September 1, 2025.

Ask us about this special rate offer today!

Balance transfers completed 6/1/25-9/1/25 will receive 1.99% APR for 6 months. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. * APR=Annual Percentage Rate

CURRENT Loan Specials!

100% FINANCING NO MONEY DOWN

We can:

- Meet or beat any verifiable loan offer!*
- Transfer your current loan to the credit union!

NO TRANSFER FEES! Save money and lower your monthly payments!

* Certain restrictions apply. Your credit must qualify. Any available rebates/cash incentives must be applied. NMFCU reserves the right to verify all interest rates, discontinue or modify this offer at anytime without notice. Offer excludes home equity, line-of-credit loans or existing credit union vehicle loans

4.49% apr for up to 72 months

On ANY vehicle 2022 model year or newer!

It gets even better;

Transfer an existing auto loan from another lender on any vehicle 2022 model year or newer and we will deduct an additional 0.25% apr

4.24% apr for up to 72 months

No fees! No effort! 100% financing
APPLY ONLINE www.MyNMFCU.com

2020 - 2021 models

4.99% up to 72 months - must qualify
New purchases or loan transfers

2017 - 2019 models

5.49% up to 60 months - must qualify
100% financing available



GRILL YOUR DEBT, SIZZLE YOUR SAVINGS

SAVOR THE TASTE OF A BETTER INTEREST RATE WITH OUR LOW BALANCE TRANSFER OFFER.

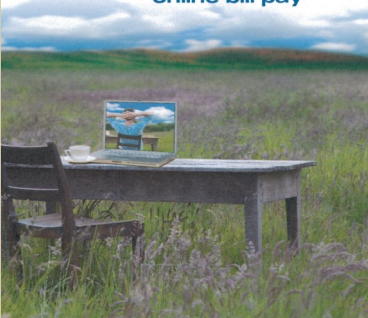
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Sign up for freedom

Simplify your life with **online bill pay**



Get started with free online bill pay today.
See a credit union representative for details or sign up online at www.MyNMFCU.com.




CONVENIENCE IS OUR DOMAIN

- Mobile Banking
- Remote Deposit
- Online Bill Pay
- E-Statements

Northwest Municipal
CREDIT UNION
Member Since 1988

NCUA

Home Equity Loan Rates as low as 6.74% apr

Absolutely No Fees or Closing Costs! Use your equity for a New Car, Vacation, or Home Improvements.

Rate Guaranteed until November 2025

Terms up to 20 years!




Share Rates Effective April 1, 2025 through June 30, 2025

Average daily share balance ranges		
From	To	Rate
\$50.00	\$4,999.99	0.79% apy*
\$5,000.00	\$24,999.99	1.18% apy*
\$25,000.00	\$49,999.99	1.79% apy*
\$50,000.00	or above	2.99% apy*

The dividend rate and annual percentage yield may change every quarter as determined by the credit union board of directors. There is no penalty for withdrawal of funds. Dividends are paid up to the date of withdrawal.

Visa Purchase Alerts

Know where your money is going

Get a text or email whenever you pay with your Visa card.

- Reaching a purchase amount threshold
- International purchases
- Purchases made on the internet or over the phone

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA
National Credit Union Administration, a U.S. Government Agency