

The logo features a black diamond shape with a horizontal line passing through its center. The text "Northwest Municipal" is written in a large, bold, serif font above the line, and "FEDERAL CREDIT UNION" is written in a smaller, all-caps, sans-serif font below the line.

# Northwest Municipal

FEDERAL CREDIT UNION

*Member Owned*

## *Line of Credit Signature Loan*

# **9.25% APR\***

Better Rates than a Credit Card  
Low Monthly Payments

Variable rate adjusts quarterly.  
Credit Lines up to \$15,000 for those who qualify.

***Apply on-line at [www.MyNMFCU.com](http://www.MyNMFCU.com)***

Your APR\* may increase if the Prime Rate (Index) as published in *The Wall Street Journal* increases. To calculate the APR\* we add a margin of 2.00% to the Index value. We will use the most recent Index value as of the 1st day of each quarter preceding any APR adjustment. The APR\* is subject to change quarterly on the first day of January, April, July and October. The APR\* will never be greater than 18.00%, or the maximum rate allowed by law, whichever is less. Any increase in the APR\* will result in more payments until what you owe has been repaid.

The Prime Rate as of October 1, 2025 is 7.25% APR.

\*Annual Percentage Rate

Effective January 1, 2026