

Northwest Municipal FEDERAL CREDIT UNION

Member Owned

Email: info@MyNmfcu.comWeb: www.MyNmfcu.com

Newsletter

HAPPY NEW YEAR !

Serving our MEMBERS for 60 years!

W H E R E P E O P L E A R E W O R T H M O R E T H A N M O N E Y



•Starting with loans originated in 2025, you *may* be able to deduct up to \$10,000/yr in auto loan interest — but only for *new, U.S.-assembled, personal-use vehicles*.

•The benefit is **temporary** (2025-2028) and phases out for higher income taxpayers.

•You don't need to itemize to take advantage of it (since it's above-the-line).

•To claim it, make sure to keep documentation: Interest will be reported on your December 2025 NMFCU statement.

•Research vehicle eligibility:
<https://www.nhtsa.gov/vin-decoder>



Being a member pays off!

You can enjoy vehicle loan specials starting at just 4.24% apr*. Affordable payments, flexible terms, and service you can trust. Visit www.MyNMFCU.com for details and to apply online.

*annual percentage rate

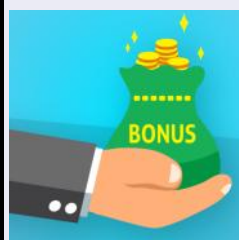


NMFCU Visa Credit Card is here! Easy to Apply, Quick Approvals

With a low rate, no annual fee, no balance transfer fee and no cash advance fee or higher rate for cash advances, carrying our card is just a great value — plain and simple.

VISA Platinum Benefits:

- 8.99% Low Fixed Rate
- No annual fee
- No balance transfer fees
- No cash advance fees
- 25-day grace period for purchases
- Maximum \$15,000 Credit Limit



BONUS DIVIDEND 4th Quarter 2025

In staying true to our mission of serving only our members and being not-for-profit, the Board of Directors has declared a 0.50% APY Bonus Dividend on all qualifying share/savings accounts on deposit from October 1, 2025 thru December 31, 2025. Your bonus dividend of 0.50% APY is calculated the same as and included in your regular dividends for the period.

Thank you for making your Credit Union a success.

We serve only you, our members.



Don't miss it !
Mark your calendar !

The Credit Union
office closes at
10AM on 3/11/2026

ANNUAL MEETING and ELECTION LUNCHEON

Des Plaines Park District - Prairie Lakes Center

515 E. Thacker St. Des Plaines

Wednesday, March 11, 2026 11:30 A.M.

11:30 am to 1:30 pm



ANNUAL MEETING and ELECTION LUNCHEON

Des Plaines Park District - Prairie Lakes Center - 515 E. Thacker
St. Des Plaines

Wednesday, March 11, 2026—11:30 am to 1:30 pm

The continued success of our credit union depends on you, the member and owner. Yes, you actually do own the credit union by virtue of the shares you have on deposit. You are the sole share holders of this corporation. As a member and owner we ask that you consider serving on the Board of Directors or Credit Committee. If you are interested, please complete the application below and submit it to the credit union office on or before **March 2, 2026** for your name to be placed on the ballot.

Name _____

Address _____

Phone _____ Email _____

Please tell us anything about yourself that you would like included on the ballot

Yes, I would like to serve on the:

☐

The **BOARD OF DIRECTORS** meets on the third Thursday of each month, at 9:15 a.m. in the Des Plaines Civic Center, 1420 Miner St. The Board of Directors provide general direction and control of the credit union. They are responsible for determining share dividend and loan rates along with establishing policies and procedures. Monthly meetings usually last an hour or less.

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The **CREDIT COMMITTEE** meets every Wednesday at 10:00 a.m. in the Des Plaines Civic Center, 1420 Miner St. The Credit Committee reviews and approves loan applications. Weekly meetings usually last one-half hour or less.

Share Dividend Rates Effective October 1, 2025 through December 31, 2025

Average Daily Balance Share Ranges		4th Qtr
From	To	Rate
\$50.00	\$4,999.99	0.79% apy
\$5,000.00	\$24,999.00	1.18% apy
\$25,000.00	\$49,999.00	1.79% apy
\$50,000.00	and above	2.99% apy

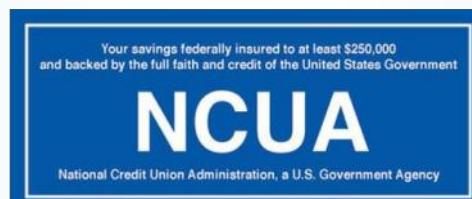
4th QUARTER BONUS DIVIDEND = 0.50%



Deposit your TAX refund directly into your Credit Union Checking or Savings Account

SAFE, SECURE & CONVENIENT

NMFCU Routing Number 271983341



We  our

Members

Membership open to your immediate family members.

Send them our way!