

**Northwest Municipal**  
FEDERAL CREDIT UNION

*Member Owned*

# Newsletter

Visit our website at: [WWW.MyNMFCU.COM](http://WWW.MyNMFCU.COM)

WHERE MEMBERS ARE WORTH MORE THAN MONEY

## CHANGE YOUR FINANCIAL GAMEPLAN

Make a fresh play to score your financial goals with our low introductory rate.

**1.99% APR**  
**FOR 6 MONTHS**

On purchases and balance transfers when you open a new credit union credit card between October 1, 2024 and December 7, 2024.

Ask us about this special rate offer today!

New accounts opened between 10/1/2024 through 12/7/2024 will receive 1.99% APR\* for 6 months from date of transfer on purchases and balance transfers. 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

## 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



## CURRENT Loan Specials!

**4.49% apr for up to 72 months**

**On ANY vehicle 2021 model year or newer!**

It gets even better;

Transfer an existing auto loan from another lender on any vehicle 2021 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](http://www.MyNMFCU.com)**

### 2019 - 2020 models

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

### 2016 - 2018 models

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



## Share Rates Effective Jul. 1, 2024 through Sept 30, 2024

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.

\*APY = Annual Percentage Yield

## Home Equity Loan Rates as low as 7.24% apr

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

Rate Guaranteed until May 2025

Terms up to 20 years!



**Supervisory Committee Audit Verification Request**

PLEASE EXAMINE YOUR SEPTEMBER 30, 2024 STATEMENT CAREFULLY.

IF INCORRECT, NOTIFY OUR AUDITORS IN WRITING:

**EIFEL RAMBO ADVISORY GROUP, LTD  
20635 ABBEY WOODS CT. SUITE 301  
FRANKFORT, IL 60423**

*Please NOTE: This is NOT the Credit Unions mailing address. All other correspondence and payments should continue to be mailed to the main office address 1420 Miner St Des Plaines, IL 60016.*

**IF CORRECT, NO REPLY IS NECESSARY.**



**BE A HERO!** Tell everyone you care about that they can get a better deal and first class service at your credit union!

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**PLEASE NOTE**

The Credit Union Office will be closed on the following holidays:

Monday	October 14	Columbus Day
Monday	November 11	Veteran's Day
Thursday	November 28	Thanksgiving
Friday	November 29	Thanksgiving
Tuesday	December 24	Close at noon
Wednesday	December 25	Christmas
Tuesday	December 31	Close at noon

You can access your Credit Union accounts 24/7 with our automated telephone teller or on-line

**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

