

Northwest Municipal FEDERAL CREDIT UNION

Member Owned

Newsletter

Visit our website at: WWW.MyNMFCU.COM

WHERE MEMBERS ARE WORTH MORE THAN MONEY

THINK BEFORE YOU CLICK

KNOW THE WARNING SIGNS OF IDENTITY THEFT



Think Before You Click: How to Spot Scams Before They Hook You

Every day, cybercriminals send millions of fake emails, text messages, and social media messages hoping someone will click a malicious link or share personal information. These phishing scams are one of the most common ways criminals steal passwords, account numbers, and sensitive data.

The good news? Most phishing attempts have warning signs.

Before you click, ask yourself:

- Was I expecting this message?
- Do I recognize the sender?
- Is there a sense of urgency?
- Does the link or email address look unusual?
- Is someone asking for personal or financial information?

Scammers often try to create panic by claiming your account has been locked, you've won a prize, or immediate action is required. Don't let urgency rush your decision.

Instead of clicking a link in an unexpected message, visit the company's website directly by typing the web address into your browser or call the company using a trusted phone number.

One thoughtful moment can prevent a costly mistake.

Think Before You Click. Small actions. Big protection.



Share Rates Effective Jul. 1, 2026 through Sept 30, 2026

Average daily share balance ranges

From	To	Rate
\$50.00	\$4,999.99	0.79%
\$5,000.00	\$24,999.99	1.18%
\$25,000.00	\$49,999.99	1.79%
\$50,000.00	or above	2.99%

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



4.99% apr for up to 72 months
On ANY vehicle 2023 model year or newer!

It gets even better;

Transfer an existing auto loan from another lender on any vehicle 2023 model year or newer and we will deduct an additional 0.25% apr

4.74% apr for up to 72 months

No fees! No effort! 100% financing

APPLY ONLINE www.MyNMFCU.com

Home Equity Loan Rates

as low as 6.24% apr (effective 11/1/26)

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

Rate Guaranteed until May 2027

Terms up to 20 years!



Supervisory Committee Audit Verification Request

PLEASE EXAMINE YOUR SEPTEMBER 30, 2026 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!

PLEASE NOTE

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

Monday	October 12	Columbus Day
Wednesday	November 11	Veteran's Day
Thursday	November 26	Thanksgiving
Friday	November 27	Thanksgiving
Thursday	December 24	Close at noon
Friday	December 25	Christmas Day
Thursday	December 31	Close at noon

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

HOW TO STOP UNWANTED CALLS

Report unwanted calls at ReportFraud.ftc.gov

How to stop unwanted calls ON A CELL PHONE

See what **built-in features** your phone has.

See what **call-blocking and call-labeling services** your carrier offers.

Download a **call-blocking app**.

- Some apps are **free**, but others charge a monthly **fee**.
- Some apps will **access your contacts**.
- Calls might be **stopped, ring silently**, or go straight to **voicemail**.



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

