

# Community Connection

SUMMER 2017



## Note from the CEO:

"We are here for you" not only means having the best products and services available. Nor does it just mean having access to your accounts 24/7. However, it does mean providing you with the tools to make the best financial decisions possible. We strive to help our members become stronger and more confident financially, and to be better prepared to take control of their finances. In turn, they will improve their own lives, as well as the lives of the generations that follow them.

Financial literacy empowers both members and our society. At NWCCU, we have developed opportunities for you to build financial skills and to pass them along to your children and grandchildren. The time to do this is now. Instead of struggling to make ends meet, you can realize the possibility of homeownership, freedom from debt and building a savings reserve.

We are here to help our members claim their right to financial literacy. It all starts with the concept of ownership. When one becomes a part of the credit union, one becomes a member-owner. A shareholder. An investor. As a not-for-profit co-operative, the credit union operates to return value to members in the form of better rates on savings and loans, as well as fewer and lower fees. The bottom line: We are here to serve you, to partner with you, to build your wealth. One of the many ways we help to do this is by educating members and the community at large on financial matters. I encourage you to take the time to explore the many resources we offer, such as articles in our newsletters in the "member education" section of our website. We have a comprehensive modular system that covers many topics like "your credit score", "mortgages", "financing higher education" and many other topics related to your banking needs.

-Continued on back

## Calling all Students! Before you head back to school DO THE SMART THING!

Open your SMART Checking Account from Northwest Community. This account is offered to full time students that are enrolled in High School or College.

- **No minimum balance required**
- **No monthly service fees**
- **Dividend bearing with \$2,500 daily balance or more**
- **Home Banking and Mobile Banking**
- **NWCCU Mobile Remote Deposit**
- **E- Statements and E-receipts**
- **6 free overdrafts from Savings per month**
- **Visa Debit/ATM Card (\*unlimited PIN transactions-no fees)**
- **Unlimited debit card transactions**
- **Shared Branching**
- **Direct Deposit capability from payroll or an outside account**

Just show us your valid school ID or class schedule and we'll get you started!

## DID YOU BUY A CAR THIS SPRING?

We can probably beat the rate you received from the Dealership and put money back in your pocket! We'll even be happy to do the math for you. If we can save you some cash, why not refinance with your credit union? It's a simple process, so call or email us today. **(847) 647-1030 or [info@nwccu.com](mailto:info@nwccu.com)**.



**VEHICLE LOAN  
RATES AS LOW AS  
1.99% APR\***

**A little goes a long way with these rates.**

Our low rates mean lower monthly payments. New, used or refinanced (from another financial institution). Call or stop by today and start driving your new baby soon.



Web: [nwccu.com](http://nwccu.com) Tel: 847.647.1030 | 8930 Waukegan Rd. Morton Grove, IL 60053

\*APR=Annual Percentage Rate. Limited time offer. Rate subject to change without notice. Indirect dealer loans and refinancing of existing Northwest Community Credit Union vehicle loans do not qualify. Interest rates on new and used vehicles (2016 or newer) as low as 1.99% APR. Rates and term may vary according to credit worthiness and are subject to change at any time without notice. \$10.00 savings account meets membership requirement for anyone who lives or works in Morton Grove, Niles, Park Ridge, Des Plaines, Skokie or Lincolnwood.

*Serving the community since 1939.*

## Save \$ on your summer vacation with a low fixed rate!

Don't spend extra on this year's vacation because you're stuck with a variable rate credit card! Northwest Community's VISA has a low, FIXED INTEREST RATE. Every time you use it for transportation, hotels and everything else that adds to summertime fun, you will be saving AND earning Rewards Points. Call today to see if you qualify for our lowest fixed rate of 8.95%. Have you already been charging on those other cards? Let us buy out your current balances so we can save you even more!



## USE YOUR VISA ATM/DEBIT AND CREDIT CARDS SAFELY THIS SUMMER

Financial professionals agree that the safest and most convenient way to spend, while traveling, is to limit the amount of cash you have with you and bring your ATM/Debit card and one or two credit cards. The following tips are a useful way to be prepared and safe, during your travels.

1. Let us know when and where you will be traveling to avoid account holds or rejections when out-of-the-ordinary locations or transactions will be presented for posting.
2. If you are traveling overseas know that the ATMs in many countries may only accept four digit PINs, "numerical only" PINs or non-zero numbers. You may need to create a new PIN before you leave.
3. Be sure to carry a back-up card in a separate place. If traveling with a spouse or family member, it may be helpful for each person to carry a different card.
4. Make copies of the front and back of all the cards you will have with you. Keep a set of the copies with you, in a separate place from the cards themselves, and leave another set at home with someone you trust.
5. Bring a list of emergency numbers, including your credit union and VISA.
6. Check your balance and daily withdrawal limits before you leave. Save all of your receipts.
7. Be vigilant when using ATM machines, checking for signs of tampering. Pull, move up or down the card reader, be sure it doesn't wiggle or move. The bad guys can be anywhere, trying to steal your data.
8. Finally, ask us if the country you are traveling to is on our restricted list, based on a high level of fraudulent transactions. If so, this may severely limit your ability to use your cards there.

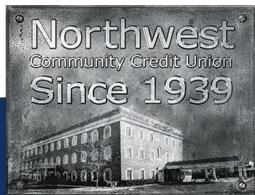
By doing your homework ahead of time, your credit union will be your partner in helping to ensure a safe and enjoyable vacation.

## OH, WHAT YOUR SMARTPHONE CAN DO!

**NWCCU Mobile Check Deposit** allows you to directly deposit a check into your account using the camera on your smartphone. It's completely safe and secure, with fully encrypted image transmission. For details and limits, visit: <https://www.nwccu.com/svc-mobile-deposit.html>.

**Pocket 2 Pocket (Instant Pay)** lets you send money from your account to another account on the spot! Just use Northwest Community's Mobile App.

**Loan applications** can be filled out and submitted right from your smart phone.



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## 2017 Holiday Closings

Tuesday, July 4th, 2017

Independence Day

Monday, September 4th, 2017

Labor Day

## Note from the CEO Continued

If you're a Saint Xavier University student you may have taken the modular system as part of your course work. We continue to review our tools to ensure you have the most up to date information available. Please revisit the "member education" section of our website to get the latest information.

Ultimately, our goal is to empower our members so that they are in control of their finances and can leave a legacy to their children, grandchildren and future generations. That legacy is not only monetary, but more importantly, a legacy of financial knowledge.

Share this valuable empowerment resource with others. What better gift is there to give than the gift of credit union member-ownership? Open an account for a child or grandchild and set up automatic transfers from your account to theirs. Help that loved one get started – even if it's just a small amount at regular intervals. Doing so will help to provide a foundation upon which they can then build. Pass on the power you have realized. It is an increasing power throughout the generations. Each generation becomes more prosperous than the previous one. That's the power of a legacy. We've provided the structure. Seize the opportunity. Embrace it and pass it on.

Ultimately, our families become stronger and our communities become stronger. That's the heart and soul of NWCCU's mission. "We're here for you".

