

# Dollars & Sense

A newsletter for members of Northwestern Mutual Credit Union

## Board Nominations Due February 1st

The Nominating Committee is currently accepting nominations for this year's Board of Directors election.

The board is comprised of members who have an interest in setting credit union policy and strategy while safeguarding the assets of member-owners. In order to serve on the board, you must:

- Currently be a member in good standing with Northwestern Mutual Credit Union
- Put the best interests of the membership first
- Make a commitment to attend board and committee meetings
- Strictly maintain the confidentiality of member information

If you or someone you know would like to serve on the board, complete a nomination form and return it to the credit union no later than February 1, 2017. Forms are available at the credit union office or by calling 414-665-3423.

The list of nominees will be posted at the credit union on February 10th and the election process will take place in accordance with the credit union's bylaws.

## Mobile Deposit

Members are currently depositing 500 – 600 checks per month via our **Mobile Deposit program** which allows you to **take a picture of a check with your smartphone and deposit the image** into your NMCU checking account.

Over the past few years, we've made it much more convenient to do your banking at NMCU with services like:

- Mobile Deposit
- Shared Branches
- Online Account Opening
- Online Loan Applications
- Electronic Signatures
- Surcharge-Free ATMs
- More!.

Keep in mind that membership is open to employees and retirees of Northwestern Mutual as well as immediate family members living in the same household.



## Get to Know

### Stephanie Rothe

One of the familiar faces you'll see when you stop in the Downtown branch is Stephanie Rothe, a customer service representative who has been with the credit union since June of 2015. Stephanie has her bachelor's degree in Communications from UW-Milwaukee, and was previously a Bank Office Services Representative for another financial institution in the Milwaukee area. In addition to taking care of our member's lobby transactions, Stephanie helps manage our ATM/Debit card program by issuing cards, processing debit disputes and monitoring fraudulent transaction reports.

You may have noticed Stephanie carries around a little extra bling lately. That's because Stephanie and her fiancée Robert just tied the knot in early November. Together since 2013, they are "mom and dad" to their dog Piper and cats Gizmo and Neevah. Stephanie seems to have a soft spot in her heart for animals that tend to need a little extra TLC, and she can tell you some humorous stories about the care she has had to provide these animals over the years.

Stephanie has a passion for crafting, and loves spending free time working on Pinterest worthy projects at home. In fact, her creativity was on display at her recent wedding- where she was able to show off some amazing handcrafted pieces that helped create a beautiful, personalized atmosphere. She can often be found on days off going thrifting with her parents, where she looks for pieces that she can make new again.

In addition to spending time with her new husband, Stephanie enjoys time with her girlfriends and can frequently be found out to dinner or for a night on the town. She is also very close with her family and loves to spend time with them at their cottage in Shawano. Robert and Stephanie are currently planning their honeymoon, likely to somewhere in Mexico, and are also saving for a bigger home. She would also love to travel someday to an exotic location like Dubai.

Stephanie says the best part about her job at the credit union is that she loves the people she works with and the members she serves. She says she is fortunate to work somewhere where everyone gets along so well, and where coming to work doesn't feel like work because you get to be with friends each day. We happen to feel the same way about you, Stephanie!

VISIT: [www.mynmccu.com](http://www.mynmccu.com)

## Year End Tax Info

IRS forms **1099INT** (interest income) and **1098** (mortgage interest) will be delivered to the members' home address during the month of January. The 1099INT will be generated for members if they had \$10.00 or more in interest earned in 2016. A 1098 form will be sent only if mortgage interest paid in 2016 was \$600.00 or more.

Forms related to Individual Retirement Accounts will also be delivered to members in early 2016. **Form 1099R** (for IRA distributions) will come out in January and **Form 5498** (for contributions) will be delivered prior to the June 1 deadline.

## Real Estate Tax Bills

All members who currently have a real estate secured loan with the credit union are asked to provide a copy of their 2016 paid real estate tax bill as soon as possible. This applies to:

- First Mortgages
- Second Mortgages
- Home Equity Lines of Credit

Your cooperation in this effort will reduce the time and expense associated with any follow-up by our loan team. Thank you for your help with this. We truly appreciate your business!

## PictureIT to be Discontinued

After careful consideration, we have decided not to renew our contract for the PictureIT personal financial management (PFM) tool that has been part of the Virtual Branch online banking program for the past five years.

PFM tools give users a way to consolidate their financial accounts on one site using account aggregation. Common tools include budgeting, net worth calculators and the ability to categorize expenses. **PictureIT was actively used by less than 2% of our members and the availability of other, more robust PFM options made this the prudent decision for the NMCU membership.**

The program will be discontinued on February 28, 2017. In preparation for that, we have come to an agreement with our core processor to allow NMCU accounts to be aggregated in mint.com as well as the Northwestern Mutual PFM tool. **Please give us a call at 414-665-3423 should you have any questions.**

## File Your Taxes the Smarter Way and Save Up to \$15 on **TurboTax**

Northwestern Mutual Credit Union members can get up to \$15 off TurboTax® federal products. **TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.** TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them.

[Click here](#) or go to [www.lovemycreditunion.org/home](http://www.lovemycreditunion.org/home) to get started.

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/plyoy/guarantees.jsp> for TurboTax product guarantees and other important information.

## New and Used Auto Loans

As  
Low  
As

# 1.95% APR\*

Membership Eligibility Required. \*Annual Percentage Rate. Repayment example: for a 60 month loan, monthly payment is \$17.51 per \$1,000 borrowed. Other rates and terms available, call or check online. Rates based on credit score. Some restrictions may apply.