

# Dollars and Sense

Spring 2024

your source for Northwestern Mutual Credit Union news



Does your free checking  
pay **5.00%** APY?\*

\*on balances up to and including \$10,000 when you qualify



With a **FREE Kasasa checking account**, you never pay a monthly maintenance fee. Instead, it refunds your ATM withdrawal fees\* and pays you a really high rate...to spend however you choose. With two rewards accounts to choose from, you can choose what best fits your needs. **LEARN MORE at [mynmcu.com/checking](https://mynmcu.com/checking)**

\*Additional Information: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA Trademarks: Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.



## Shared Branching might just be the best-kept credit union secret

### What is Shared Branching?

- Secure, in-person transactions at any participating branch.
- Wide variety of transactions including loan payments, cashier's checks\*, deposits, withdrawals, transfers, account inquiries, and much more.
- Locator services via mobile app, online and telephone.



Because Northwestern Mutual Credit Union is part of the shared branch network, our members can access their funds in person at any credit union that is also part of the network. This includes over **5,600 shared branch locations** and **30,000 CO-OP ATMs** across the US, meaning our members can access their money at more locations than most banks!

Visit <https://co-opcreditunions.org/to> learn more or find a branch/ATM today!

\*We recommend calling the branch prior to ensure this service can be accommodated.



## NMCU's People Helping People Scholarship - Apply Now!

At Northwestern Mutual Credit Union, we see the potential in every member and we take pride in supporting them as they strive to achieve their goals. Through our People Helping People Scholarship program, we support undergraduate students striving to achieve their greatest potential. We are awarding three \$1,000 scholarships to members who share our commitment to helping people and making our communities stronger.

**Eligibility:** The scholarship is open to individuals pursuing post-secondary education through a university, college, or trades program.

**To be qualified to apply for the scholarship, applicants must:**

- Be a member of Northwestern Mutual Credit Union, or
- Be eligible to become a member of Northwestern Credit Union under the credit union's immediate family member eligibility criteria as outlined in the credit union bylaws.
- Be able to provide satisfactory documentation that they are enrolled in a degree or trades program to which there is a cost to attend.
- Be able to provide examples of how they embrace the People Helping People mission in their personal lives, through volunteerism, community-centered employment, and/or school activities.



**Apply Today!** We will be accepting applications now through July 31st, 2024. Apply by scanning the QR code above, or visit our website at [mynmcu.com](http://mynmcu.com) and scroll to the bottom to find the scholarship information banner on the home page.



## Get to Work with a HELOC from Northwestern Mutual Credit Union!

**Kick off your home project with a Northwestern Mutual Credit Union Home Equity Line of Credit.**

- Introductory rate as low as **5.74%** locked for one year
- Variable rate at Prime MINUS 1% after the first year
- Credit lines available up to 90% loan to value
- No annual or early termination fees

**Apply Today at [mynmcu.com](http://mynmcu.com)!**

\*Offer is available to new home equity lines only and is not available for refinances of existing NMCU loans. Terms described apply to credit scores of 680 or higher. Membership required and subject to credit approval. Some restrictions apply.



### YOU'RE INVITED TO: NMCU's Virtual 91st Annual Meeting

Please join us virtually on **Tuesday, April 23rd at 4:00 PM**. Stay tuned for RSVP details to come. **Please RSVP by visiting [mynmcu.com](http://mynmcu.com) and clicking on the Annual Meeting web banner.** This year's agenda includes:

Introduction of the Board of Directors | 2023 Financial Results | Chair Report | Member Q&A

**We will also be raffling off four \$50 Visa Gift Cards for attending. We hope you are able to join**

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**24 Hour Access to Account Information**

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