

# Dollars and Sense

Summer 2025

your source for Northwestern Mutual Credit Union news



## NMCU's Virtual 92nd Annual Meeting Recap

The 92nd Annual Meeting was held via Zoom on April 29th with over 90 members in attendance. There were three positions open for the Board of Directors. The following three duly qualified members were nominated: Jon Sternberg (incumbent), Emily Ho (incumbent), and Ryan Fleming (incumbent). Because the number of nominees was equal to the number of open board positions, the three nominees were elected unanimously.

Members attending were entered into a raffle, and four members won Visa gift cards, which were mailed to the winners. We sincerely thank all of those who took part in the meeting!

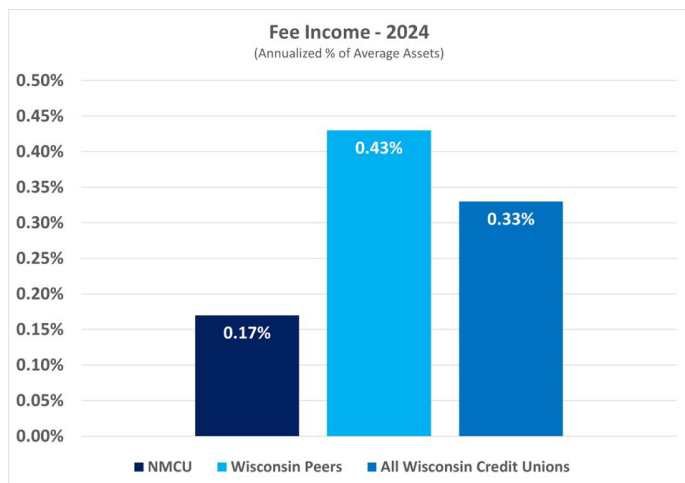
The Board of Directors is comprised of credit union members who work voluntarily to look out for the members' best interests. They attend monthly meetings, serve on various committees and act as a sounding board for the membership.

### Current Members of the Board of Directors:

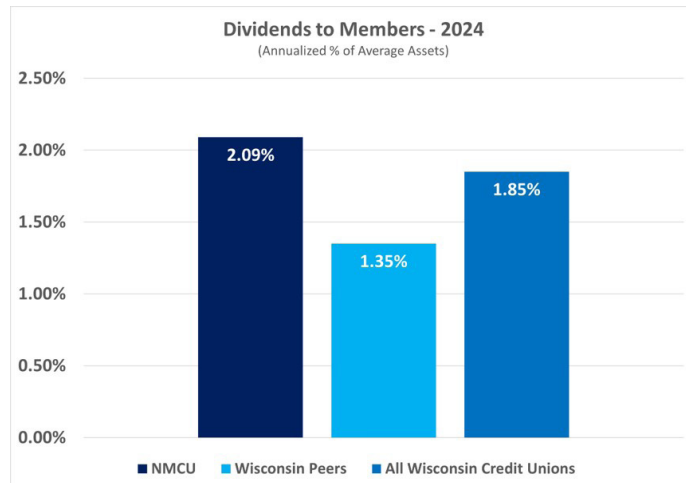
Aaron Schroeder, Chair  
Emily Ho, Vice Chair and Secretary  
Jeff Koeberl, Treasurer  
Justin Ugent, Assistant Secretary  
Ryan Fleming, Director

James Dobrinska, Director  
Ellen Hopper, Director  
Jeff Nelson, Director  
Jeff Niehaus, Director  
Jon Sternberg, Director  
Tim Sternberg, Director

**Check out some information we shared at the meeting below. Here's how we compare to our peers regarding fee income and dividends paid to members:**



Based on average assets of \$248 mm:  
0.17% = \$421k  
0.43% = \$1.06 mm  
0.33% = \$817k



Based on average assets of \$248 mm:  
2.09% = \$518 mm  
1.35% = \$334 mm  
1.85% = \$458 mm



## Northwestern Mutual Credit Union Donates \$5,000 to Ronald McDonald House Charities® of Eastern WI

We are happy to announce that with funds received from a community investment payment from Visa, we have donated \$5,000 to the Ronald McDonald House Charities® of Eastern WI. The Ronald McDonald House Charity is dedicated to keeping families together with housing, meals, and a community as their seriously ill child receives treatment.

The community-based mission of Ronald McDonald House Charities® aligns with our values at Northwestern Mutual Credit Union, and we are proud to be able to support their work with this generous opportunity thanks to our partnership with Visa. If you would like to learn more about Ronald McDonald House Charities®, visit [www.rmhc-easternwi.org](http://www.rmhc-easternwi.org)

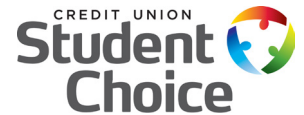


### Don't Forget to Apply for NMCU's People Helping People Scholarship!

We are awarding **three \$1,000 scholarships** to members who share our commitment to helping people and making our communities stronger. **We are accepting applications until July 31st, 2025.** Apply by scanning the QR code, 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.



### Top 3 Reasons to Pay for College with NMCU



**Congratulations – you've graduated, been accepted to college, and are on your way to an exciting future! But now you also have to pay for tuition, housing, books, and other costs along the way. Scholarships, grants, federal student loans and work study should be your first choices to cover expenses, but many families still need more help. That's where we come in! Here's what sets our student lending solution apart from other lenders:**

- 1. Line of Credit Structure.** You don't have to re-apply for college every year – why do it for your student loans? By paying for college with our innovative line of credit, you can secure funding for your entire undergraduate career with just one application!\* In future academic years, you'll simply request funds from the line for the amount you need – no need to reapply.
- 2. Flexible Funding.** Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit today. Then, when you've finalized the details, we'll be ready when you are.
- 3. Personalized Support.** Our experts are available to assist with every step of your application process. Plus, get access to free, one-on-one support via phone or email to answer any questions you may have about paying for college. And of course, you'll get the quality member experience you've come to expect from us!

Learn more today about how we can help you make your higher education dreams a reality!  
Visit [mynmcu.studentchoice.org](http://mynmcu.studentchoice.org) to get started today.

*\*Subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP) requirements.*



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**24 Hour Access to  
Account Information**

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