

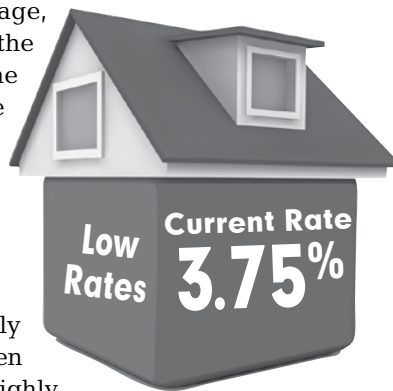


COMMUNITY ENTARY

It's a Home Buyer's Market

And NWCCU Will Provide the Financing!

If you are in the hunt for a new mortgage, keep in mind that it is impossible to time the housing market. Buying a long-term home when prices are low and interest rates are favorable is a good idea. Waiting could cost you more. Find out how easily and quickly you can finance your mortgage with NWCCU.



New Home Mortgages

Low home prices help buyers, especially young ones who might have previously been priced out of the market. NWCCU offers highly competitive interest rates and a variety of mortgage options to get you into your new home. Rates are at an all-time low for 15 year Fixed or 10 year Adjustable Rate Mortgage.

Mortgage Refinancing

There are many reasons that you may be looking to refinance your mortgage. Whether you are taking advantage of today's lower rates or need to lower your payment to ease your budget, NWCCU can help. Get out of your current adjustable rate mortgage while rates are low. Or take advantage of the equity you've built up in your home by refinancing your current mortgage and taking some cash out. Ask us how.

Ready to Save by Refinancing? Here's What You'll Need:

- **Good credit.**
- **Equity.** *If your mortgage balance equals 70% or less of your home's current value, you're in great shape. And be prepared for "appraisal shock." Falling home values, especially in foreclosure-prone areas, mean your home may be worth less than you think. You might talk to a local real-estate agent about what your home is worth now.*
- **Don't take too much cash-out.** *You can still get a new loan that's bigger than your old one, up to 80% of the appraised value of your home, and use the extra cash to pay off other debt, remodel your home or whatever.*
- **Documented income.** *Haul out those Federal Tax Returns and current Pay Vouchers, because we can't approve a loan without proof of your income.*

YOU ARE INVITED TO

NORTHWEST COMMUNITY CREDIT UNION'S 73RD ANNUAL MEETING

Tuesday, March 20th
7:00 pm

(Doors will open at 6:30)

In the new Credit Union Lobby
in Morton Grove

Cake and coffee will be served
following the business meeting.

Call for reservations by March 13th
(847) 647-1030

Your Money Is Safe at Northwest Community

You can be confident in the soundness of Northwest Community Credit Union! All accounts are insured by the National Credit Union Share Insurance Fund up to at least \$250,000. Seventy-three years of safe practices also protects your money. In spite of difficult times, and the challenges facing many of our members, you Credit Union's conservative lending policies have consistently kept loan losses to a minimum, ensuring the safety of all deposits. At a time when "bank" has definitely become a four letter word, your Credit Union is still a place you can trust with your hard earned money.

Is Your Checking Account Free?

It Should Be!

With your Northwest Community checking account you can...

Clear or cash as many checks as you'd like—**IT'S FREE.**

Make deposits or withdrawals at our Teller Line—**IT'S FREE.**

Make deposits or receive an official check by mail—**IT'S FREE.**

Transfer between your Credit Union accounts online—**ALSO FREE.**

Make deposits at any Allpoint ATM machine (40,000 machines worldwide)—**YEP, STILL FREE.**

Receive statements by mail or online—**FREE, FREE, FREE!**

THAT'S WHY WE CALL IT FREE CHECKING!

NO minimum balance. NO monthly fee. NO hassle. NO kidding.

Open a Northwest Community Share Draft/Checking Account Today!

HOLIDAY CLOSINGS FOR 2012

Monday, January 16
Martin Luther King, Jr. Day

Monday, February 20
Presidents' Day

Friday, April 6 (Closing at 3 pm)
Good Friday

Monday, May 28
Memorial Day

Wednesday, July 4
Independence Day

Monday, September 3
Labor Day

Monday, October 8
Columbus Day

Monday, November 12
Veterans Day

Thursday, November 22
Thanksgiving Day

Monday, December 24
(Closing at 1 pm)
Christmas Eve

Tuesday, December 25
Christmas Day

Monday, December 31
(Closing at 1 pm)
New Years Eve

Tuesday, January 1, 2013
New Years Day

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WE'VE MOVED UP THE STREET TO SERVE YOU BETTER



**8930 WAUKEGAN ROAD
MORTON GROVE, IL**

Winter

AUTO LOAN RATES

New Cars

Year	Rate	Term
2012	1.99%	48 Months
2012	2.99%	60 Months
2012	3.99%	72 Months

Used Cars

Rate	Year	Term
2011	4.25%	60 months
2010	4.50%	60 months
2009	4.75%	48 months
2008	5.00%	48 months
2007	5.25%	48 months



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AMERICA'S
CREDIT UNIONS™



Federally insured by NCUA