Northwest Community Credit Union

nwccu.com

We're Proud To Announce Our NEW And Improved Website.

Coming soon! We're going to launch your new online connection with Northwest Community Credit Union. It's the same address (NWCCU.com) with a more robust and simpler way to connect with your credit union 24/7/365. You'll still be able to securely access all your account information and do so much more. Learn about our latest low rate loans. Find the car or home of your dreams, and how best to pay for them. Calculate your loan payments. Make a payment. And find out about all the benefits of banking in a better direction with NWCCU. If you have any questions or experience any issues, please feel free to contact us at **847-647-1030**. We look forward to helping you online and in person.

A Message From Our CEO

As we move through the second half of the year, I remain optimistic about the future. While families continue to face higher costs and economic uncertainty, Northwest Community Credit Union remains focused on what matters most, helping our members achieve their financial goals.

This quarter, we're excited to launch our newly redesigned website, making it easier than ever to access accounts, explore products, and connect with the tools and resources you need to make informed financial decisions. We're also introducing our new Auto Marketplace, where members can search thousands of vehicle listings, compare prices, get pre-approved, and take advantage of rates as low as 4.50% APR.

For those pursuing homeownership, our new Home Marketplace provides access to home listings, mortgage resources, and personalized guidance throughout the process. Eligible members with direct deposit and an active relationship with the credit union may also qualify for a 0.50% rate reduction from our published mortgage rate at lock. We believe everyone deserves the opportunity to achieve the dream of homeownership, and we're committed to helping make that possible.

At Northwest Community Credit Union, we're investing in technology, convenience, and innovative solutions that help our members succeed.

Thank you for your continued trust and membership. We look forward to serving you through our enhanced digital experience and helping you build a brighter financial future.

Warm regards,
Jose L. Garcia
President & CEO
Northwest Community Credit Union

Private Student Loan Solutions From Northwest Community Credit Union

A college education can open doors to job opportunities, but it also comes with a hefty price tag. When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, **NWCCU** can help! Our Student Choice private student lending solution can help you responsibly fill funding gaps that remain after you've exhausted lower-cost sources of aid. With our innovative education line of credit you can secure funding for an entire undergraduate career with just one application! In future academic years, simply request funds from the line (called a "draw") for the amount you need—no need to reapply!

Our solution also comes with:

- Competitive rates
- An easy online application
- Personalized support every step of the way

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, once your plans have been finalized, you can come back to request the exact funding you need.

Learn more and apply today. https://nwccu.studentchoice.org/

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

Protection From Unexpected Auto Repairs

Unexpected vehicle repairs can be costly and stressful. Northwest Community Credit Union offers Vehicle Service Agreements designed to help protect you from covered repair expenses and may also help increase your vehicle's resale value if you decide to sell. **Learn more. https://iwsgroup.com/partner-landing-pages/nwccu/**

Key Benefits

- Optional deductible to fit your coverage needs.
- Towing reimbursement of up to $100 per claim.
- Rental car coverage: Platinum and Gold plans provide up to $500 for up to 10 days; Bronze and Powertrain plans provide up to $250 for up to 5 days.
- Nationwide protection for added peace of mind when you travel.
- Travel expense reimbursement of up to $100 per day, up to $300 per trip interruption, available with Platinum, Gold, and Bronze plans.
- Transferable coverage that may help increase resale value when selling your vehicle; a $40 transfer fee applies.
- Roadside assistance of up to $80 per incident within a 72-hour period.

Optional Add-On Features

The following optional features are available for an additional surcharge:

- Accidental Loss Refund – Optional coverage for losses caused by collision or acts of God only.
- Key Guard – Optional coverage for key fobs and remote entry devices.
- Light Commercial Use – Coverage for eligible business uses.
- Snowplow – Coverage for vehicles with an attached snowplow.
- Lift Kit/Tire Modification – Coverage for vehicles with body or suspension lifts or oversized tires.

Why Your Credit Score Matters

Your credit score can play an important role in your financial life. Typically ranging from 300 to 850, it reflects how responsibly you've managed credit and paid bills over time. Lenders, landlords, insurers, and some employers may use it to evaluate financial reliability.

How a Credit Score Can Affect You

- Access to affordable financing – Lenders often consider your credit score when reviewing applications. A lower score, such as one below 650, may make approval more difficult.
- Lower interest rates and better terms – A strong credit score can help you qualify for lower rates, which may reduce borrowing costs over time.
- Apartment approval – Landlords may review your credit score to help determine whether you are likely to make rent payments on time.
- Car insurance premiums – In many states, insurance companies may use credit-based insurance scores when calculating premiums.
- Certain employment opportunities – Some employers may review your credit report as part of the hiring process, depending on the role and applicable laws.

In short, your credit score can influence many important financial decisions. A lower score may limit your options, while a strong score can open doors and make borrowing more affordable.

Special Member Offers!

Personal Loans

As low as 8.74% APR[1]

Whether you need funds for travel, medical bills, unexpected expenses, or consolidating high-interest credit card debt, a Personal Loan may help lower your rate and monthly payment. **Apply today.**
https://nwccu.com/loans.html#personal

Mortgages

Eligible members with direct deposit and an active relationship with the credit union may also qualify for a 0.50% rate reduction from our published mortgage rate at lock.

CD Deposits

Receive a locked-in 4.0% APY interest rate on a risk-free CD with terms of 3 and 8 months.

[1]APR—Annual Percentage Rate. Rates Subject to Change Without Notice. Rates vary according to creditworthiness and term of loan, subject to change without notice.
The featured rate assumes an automatic payment method and includes a .25% discount [2]Rates and promotions are subject to change/end without notice. Contact us for full promotion details.