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**MORTON GROVE'S NORTHWEST COMMUNITY CREDIT UNION
WELCOMES NEW PRESIDENT & CEO, JOSE GARCIA**
Credit Union Veteran Tapped to Drive Growth through
Technology Expansion at 73-Year-Old Local Institution

MORTON GROVE, IL, DECEMBER 17, 2012 - Northwest Community Credit Union proudly introduces new President and CEO, Jose Garcia. A sixteen-year credit union executive and former CFO of Advance Financial Federal Credit Union in Schererville, Indiana, Jose will hold executive level accountability for the growth and direction of the credit union. His growth strategy will be driven by emphasizing personal service and expanded use of technology.

Over the course of his career Mr. Garcia has developed a keen operational acumen with an emphasis on finance, technology and investment management. He will lean on this experience as he sets his sights on the following immediate goals:

- **Consumer Lending** (auto and credit cards)
- **Improving member communications** through social and other electronic media
- **Improving member service** through increased access to the credit union (shared branching, ATM and website)
- **Expanding services** to our members through increased use of technology (electronic forms, digital signatures)

Out for the Welfare of our Members

Jose's personal style stems from the national credit union motto of "people helping people."

"It motivates me to provide our membership with excellent member service while providing a variety of financial products that benefit members and their families. Ultimately, my goal is to contribute to our members' financial success."

Welcomed by the Staff

Candy Borkowicz, Executive Vice President and Director, who held the position of Acting President since March, is happy to welcome the experienced credit union veteran to Northwest Community's team.

"The entire staff is energized by Jose's forward thinking. We are thrilled for our members to get to know him – both as a leader and as a person – and to benefit from all he has in store for the credit union."

Born in Brownsville, Texas and raised in Chicago, Garcia lives in the South Loop/Pilsen neighborhood of Chicago with his wife Maria and two children Kristina and Nicholas. He holds a BBA in accounting from St. Xavier University.

Mr. Garcia assumes the position Nick Bavaro held for the past 27 years.