



Financial Focus

Fast friendly service from people you know

900 N. Jackson St. ~ Green Bay, WI 54302

Fall 2011

International Credit Union Week® October 17 - 21, 2011

This year's theme, "Credit Unions Build a Better World," highlights the important economic and social contributions credit unions make to their communities worldwide. Whether it's helping a farmer in Africa buy seeds or a young adult in Arkansas buy her first vehicle, credit unions all over the world are dedicated to helping improve the quality of life for their members and the communities where they live. This year's theme also aligns cooperatively owned and controlled credit unions with the United Nations and cooperatives everywhere as they launch the International Year of Cooperatives 2012.

*Join us in celebrating credit unions around the world.
We will have refreshments & snacks!*



**CREDIT UNIONS
BUILD
A BETTER
WORLD.**

Our Check Card is now "Live"

Many of you may wonder what it means when a NPM Credit Union employee says our Check Card is "Live." This means your deposits will be available quicker on your card and your transactions may clear your account faster. Your MasterCard® check card transactions, other than ATM withdrawals from savings, process through your Share Draft Account. In order for your transactions to be approved you must keep the funds you want available for transactions in your Share Draft Account.

We hope that the "Live" Check Card System will make using your check card much more convenient and user-friendly. If you have any questions about the "Live" Check Card System, please contact the credit union at 432-9044.



Call for more details!

Have Dinner on Us. Win a \$30 Gift Card!¹

During the month of October, when you open one of the following services below, you will be entered into a drawing to win a restaurant gift card.

- ◆ New Membership²
- ◆ Youth Account
- ◆ Checking Account³
- ◆ ATM/Check Card⁴
- ◆ Online Bill Pay
- ◆ E-Statements
- ◆ Safe Deposit Box
- ◆ Refer a new member

¹Offer expires October 31, 2011. No purchase or obligation required. Member will receive one entry into the drawing for every qualifying service opened. Other restrictions may apply. Membership eligibility required. Federally insured by NCUA. Visit www.npmcu.com for more details. ²Offer does not apply to an existing primary member. ³Offer not available to existing checking account holders. ⁴Debit card subject to approval.

Convenience has a new name: MoneyPass® The coast-to-coast, surcharge-free ATM network



It's the small things that make a big difference in life—like access to an ever-growing network of ATMs in thousands of locations coast to coast. That's precisely the benefit of the MoneyPass ATM network and why NPM Credit Union participates in MoneyPass. MoneyPass gives you a nation of ATM choices and each and every one is surcharge-free.

Even finding the MoneyPass ATM location nearest you is easy: Simply visit www.moneypass.com to access the MoneyPass ATM locator and find surcharge-free ATMs near you. For even greater convenience, you can access the mobile MoneyPass website at mobile.moneypass.com or download locator apps for your cell phone. If you have a NPM Credit Union ATM/Check Card, you're ready to go. If you don't, apply for one today by visiting NPM Credit Union.

So go ahead. Start making life a bit less complicated and a lot more free. MoneyPass is your advantage, virtually everywhere you live, work and travel.

Member Appreciation Winners!



Congratulations to the winners of our Member Appreciation Giveaway.

- Jason Walton-Six Flags
- Rebecca Hoes-Six Flags
- Chris Blackburn-Noah's Ark
- Rebecca Straub-Noah's Ark
- Tiffany Rasmussen-Noah's Ark

We appreciate your business!



Cystic Fibrosis

Help us decorate the Credit Union with pumpkins. Purchase a "Pumpkin" for only \$1. Donations benefit the Cystic Fibrosis Foundation.

Entertainment Books

The 2012 Entertainment Books for the Green Bay/Fox Valley area are on sale now for \$30. Proceeds benefit Children's Hospital of Wisconsin-Fox Valley.

Red Kettle Donation

A miniature red kettle will be located at the credit union. Please toss your extra loose change or even some "paper" money into the kettle for donations to the Salvation Army.

Hats, Mittens & Scarves

A box will be located at the credit union as we are collecting new or gently used hats, mittens, scarves, etc. for the Salvation Army. We will be collecting your donations until the end of November.

Keep Passwords Strong, Secret & Safe

New password requirements for Online Account Access will take effect in January 2012.

NPM Credit Union takes the safeguarding of your personal information seriously—that is why it is important to setup a strong password. New requirements:

- Must be **8-15** characters long.
- Cannot contain more than two consecutive characters from a user's USER ID or full name (i.e. someone named "Jonathan" cannot have "ath" in their password).
- Must meet three of the four following requirements:
 - o Must contain one uppercase letter (A-Z).
 - o Must contain one lowercase letter (a-z).
 - o Must contain 1 number (0-9).
 - o Must contain one special character (i.e. !, @, #, \$).

Please contact the credit union for more information.

There's a loan for that!

Need a new car or used truck? There's a loan for that. Replace the roof or upgrade the furnace? There's a loan for that. If you need a loan for any reason, check with the credit union first. We have money to lend at great rates and budget-friendly terms. We'll work with you to find the best loan to fit your personal financial situation.



To apply for a loan or if you have more questions, contact a loan officer today!



Christmas Club Payout Date

For members who have a Christmas Club Account, your funds will be available to you on Tuesday, November 1, 2011. Your funds will be transferred to the account you have designated, Savings or Checking.

As Veteran's Day, November 11th, approaches, please take the opportunity to thank our veteran's: the men & women who have served the country, allowing us to have the freedom we enjoy today.

Shop wisely Online



Protecting your privacy is essential when shopping online. These signals indicate that you have entered a secure webpage:

- ❁ A screen notice that says you are visiting a secure site.
- ❁ A closed lock or unbroken key located at the bottom corner of the screen.
- ❁ The first letters of the Internet address you are viewing change from "http" to "https."

YES! I am interested in the following...

ATM/Check Card Checking Vehicle Loan Other _____

Please Call Mail E-Mail _____

Name _____

Daytime Phone _____

Mailing Address _____

City _____ State _____ Zip Code _____

Mail Coupon to: NPM Credit Union, 900 N. Jackson St., Green Bay, WI 54302

Holiday Hours

We will be closed:
**Columbus Day/
Staff Training**
October 10, 2011

Thanksgiving Day
November 24, 2011

**In observance of
Christmas Day**
December 26, 2011

Upcoming Events

Stock the Shelves
Bring in non-perishable
food items.
October 16 -
November 16, 2011

Money Smart Week®
October 8 - 15, 2011

**Halloween Treat
Bags**
Pick up your treat bags
during the month of
October
(Kid's Cool Cash &
Teen Money Smart Members)

Hours

Monday - Friday

Lobby 9:00am - 5:00pm

Monday - Thursday

Drive-Up 8:30am - 5:30pm

Friday

Drive-Up 8:30am - 6:00pm

Closed Weekends

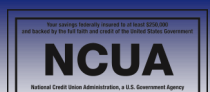
 **Phones**

920-432-9044

NATE: 1-800-479-5004

Online

www.npmcu.com



Federally insured by NCUA.