

Financial Focus

Fast friendly service from people you know.

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

Winter 2012

Join Us! 79th Annual Meeting!

The credit union's 2012 Annual Meeting is just around the corner and we hope you can join us. So plan to attend and learn about the election of the Board of Directors, hear how the credit union fared in 2011 and get the scoop on what's on tap in 2012.



**Saturday, April 14, 2012
Riverside Ballroom**

**Reception 5:30pm
Dinner 6:30pm**



If you are interested or know someone who is interested in becoming a director, please contact the Nominating Committee: *Donald Lambert (469-2406), Loretta Coppens (469-1020) or Steve Cherney (336-2025).*

Tickets are \$8.00 and must be purchased in advance. All ages require a ticket. Tickets will be available at the credit union in February.

Participating in the Annual Meeting is one of the benefits of belonging to a local financial cooperative. As a credit union member/owner, you can tell us what we're doing right as well as your suggestions for making improvements. The credit union exists to serve you and your support is appreciated.

Switch ALL Your Accounts!

Have you thought about switching your accounts to NPM Credit Union? Now is the time, where you will receive great benefits:

- Low or no fee services
- Lower loan rates
- Higher dividends on your deposits
- More flexibility in responding to your needs

Call a member service representative today to start experiencing these benefits.



Pick a Shamrock to receive up to 1 Year Free Rent!*



Do you have a safe place to keep your valuables? Secure them in a Safe Deposit Box at NPM Credit Union. Pick a shamrock at the credit union to receive six months or one year free rent on a Safe Deposit Box rental.

Hurry In...before this special ends!

*Offer valid March 1-30, 2012. Limit one safe deposit box per primary member. Offer does not apply to members who currently have a safe deposit box with NPM Credit Union. While safe deposit boxes last. Other restrictions may apply.



Hearts for Kids

In February, we will be selling links for \$1 & hearts for \$5.

Stop in and help us support the CMN!

Heading off to college in 2012?

We are now accepting applications for NPM Credit Union's \$500 Annual Scholarship Award. To be considered for the scholarship, you must:

- ◆ Be an NPM Credit Union member in good standing
- ◆ Have a cumulative GPA of at least 2.5
- ◆ Plan to attend a college or university as a full-time student during the 2012-2013 academic year
- ◆ Submit a completed application by April 6, 2012

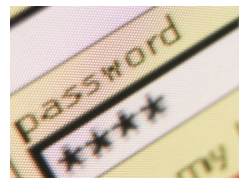


Applications available at NPM Credit Union or online at www.npmcu.com. See official rules online.

Get your Tax Refund Faster!

Direct Deposit is a safer and faster way to receive your tax refund. Here is the following information you will need:

1. Credit Union's routing number: **2759-7780-3**
2. Your member account number
3. The suffix of the account where you want the funds deposited



Passwords need to be Safe, Strong & Secure


At NPM Credit Union, we're always taking extra steps to ensure that your Online Account Access experience is as safe and secure as possible. To further our promise, we're updating our parameters for Online Account Access passwords.

The new requirements will be as follows:

- 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 one number (0-9).
 - o Must contain one special character (i.e. !, @, #, \$).



Please contact the credit union for more information.



New Look & Features for Online Account Access!
Look for changes starting **February 21, 2012**
More information coming soon.

OnTrack

As part of NPM Credit Union's commitment to helping you realize your financial goals, we are pleased to announce your newest benefit of membership: OnTrack, an online tool that helps you create a budget and a spending plan.

In this self-guided module, you will:

- ◆ Create a realistic budget
- ◆ Find tools for tracking expenses
- ◆ Tips for taking control of your personal finances
- ◆ Direction to reducing debt
- ◆ Information to challenges you might be facing

We recognize that money concerns have a serious effect on our quality of life. Visit www.balancepro.net or via phone **1-888-456-2227**, financial education is available to you free of charge as a benefit of membership in NPMCU.

Trivia Time!

Contact the credit union with the correct answer from the newsletter to the following question & you will be entered into a drawing to have \$10 deposited into your Share Savings Account!*

Question: What are two benefits of a credit union?

*One entry per member. No purchase necessary to enter or win. Contact the credit union by telephone, mail or email us at npmcu@npmcu.com with your first & last name, along with the correct answer by February 3, 2012. Visit www.npmcu.com for official rules.

Avoid Fees with E-Alerts!



Avoid overdraft fees...receive an email when your balance starts getting low, or when a check clears. Avoid delinquency fines...get an email reminder when your loan payment is due.

It's easy! Just log in to Online Account Access, click "Alerts" then click "New Alerts." Activate the e-Alerts you would want to receive. Remember to keep your email address current with NPM Credit Union.



Have Dinner on Us Winners

Congratulations to our winners Kenneth & Cynthia G. who won a \$30 Gift Card!

Have Access to your Cash 24/7!

Regardless of where you live, work or travel, you're sure to find a MoneyPass® surcharge-free ATM nearby. MoneyPass already has over 20,000 ATMs coast to coast—and the network continues to grow.



For more information on MoneyPass, visit www.npmcu.com.

For even greater convenience, you can access the mobile MoneyPass website at mobile.moneypass.com.

Holiday Hours

We will be closed:
President's Day
February 20, 2012

Upcoming Events

Auto Loan Special
Scale Down Your Loan
Receive up to \$50 Cash!
Call for details.

Fabulous February
Refer a new member
& receive \$15!
Call for details.

Property Tax Time

If your first/second mortgage or equity line of credit is with NPM Credit Union, please bring in a copy of your **PAID 2011** property tax receipt, even if you only paid the first half.

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



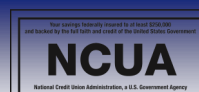
Phones

920-432-9044

NATE: 1-800-479-5004

Online

www.npmcu.com



Federally insured by NCUA.