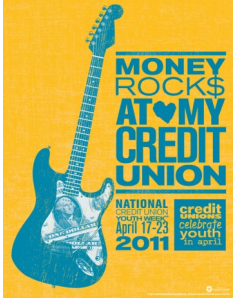


# Financial Focus

Fast friendly service from people you know

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

Spring 2011



## National Credit Union Youth Week™

April 17th - 23rd

Who doesn't love to look cool and rock out? Music transports us to a world where anything is possible. Show the youth in your life how the credit union can help make those rock-star dreams a reality.

Visit NPM Credit Union and help us celebrate National Credit Union Youth Week™. This year's theme, "**MoneyRocks@MyCreditUnion**," shows youth and teens how NPM Credit Union can help them meet their financial goals.

Open a Youth Account for your child or grandchild today & receive a **FREE Piggy Bank!**\*

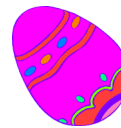
Kids that deposit money at the Credit Union during Youth Week will receive a water bottle!\*\*

Youth deposits totaling \$25 that week will be entered into a drawing for special prizes! Ten young savers will be selected nationwide to each win \$100.  
(must be under age 18 to participate)

\*Minimum to open a Youth Account is \$5.00. \*\*One per primary member. See official rules at the Credit Union.



**Pick an Egg 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 an egg at the credit union and you could receive either six months or one year free rent on a Safe Deposit Box rental.

**Hurry, this special offer is only for the month of April!  
Stop in today to open a Safe Deposit Box.**

\*Offer valid April 1 - 29, 2011. 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.

### ATM/Check Card Daily Limits

**ATM** - You may access your account(s) using your MasterMoney™ Debit Card and personal identification number to withdraw up to **\$200** per day.

**Point-of-Sale Transactions** - Use your check card to make PIN initiated purchases up to **\$500** per day and up to **\$1,000** per day if signature initiated.

### Night Depository Never Sleeps



Oh no! You just realized your credit union is closed for the day. No problem, your credit union's night depository is a safe, secure way for you to make your deposit or even to make a loan payment after hours. If you're making a loan payment, be sure to write a memo on your check indicating what the payment is for. Put everything into an envelope with your name and account number and drop it into our secure depository. Your deposit and/or loan payment will be processed the next business day. That's all you have to do, and it's safe and secure. If you have any questions about using our night depository, please give us a call.



## Fee Schedule Changes: Effective May 2011

Share Draft Account	
Telephone Transfers (Limit 3 per month)	\$2.00 each
Stop Payment Order	\$15.00 per draft \$15.00 per block
NSF Return	\$20.00 each
Returned Check Fee	\$10.00 each

ATM/Check Card	
Replacement Card	\$10.00
Pin # Reminder/Replacement	\$5.00

Bill Pay	
Stop Payment	\$15.00
Merchant Return	\$10.00

Other Services and Fees	
Dormant Account Fee (See Truth in Savings Disclosure for details)	\$3.00 per month/ per account type
Fax Transmission	\$1.00 per page
Photocopies	\$.25 per page
Returned Check Fee	\$10.00 each
Safe Deposit Box Replacement Key	\$15.00
Wire Incoming	\$7.00

Please be sure to take note of the following fee changes. If you have any questions, feel free to contact the credit union for more information.

### Address Alert!

If you have recently moved or plan to move in the near future, it's necessary for you to notify the credit union with written authorization of an address change. Also, understand we cannot take the change over the phone or by fax due to the new privacy laws in effect. Don't forget to notify the credit union if you change your telephone number or cell phone number.



### An IRA Reminder!

You have until **April 18, 2011** to contribute to a traditional or Roth IRA at the credit union for the 2010 tax year. A

traditional IRA can reduce your gross income and your investment can grow, tax deferred. Each IRA has its own possible tax benefits. Call or stop by the credit union and we'll be happy to answer any questions you may have about opening or adding to your existing IRA account.

## Tickets Available Now!

Noah's Ark      Mt. Olympus

\$27.00      \$23.50

Six Flags Great America

One day pass: \$34.00

### Thank You!

Due to your generosity, we were able to raise \$210 for local children in need.

Congratulations to James Vanlieshout who won the Entertainment Book!

Children's Miracle Network

### ATM Safety: More Important Than Ever

No doubt you're well aware of common sense safety practices when you use an ATM: Avoid those in remote locations (especially after dark), memorize your PIN # and secure your cash quickly. More accessible technology is creating new threats. For example, criminals are purchasing the necessary equipment to record the information on the magnetic strip on ATM cards—with either a camera mounted on the ATM or modified keypads, customers' keystrokes are recorded. The thieves then "clone" the cards and use them to withdraw cash. To protect yourself from scams, cover your hand when you enter your PIN. Debit card users are liable for only \$50 of fraudulent charges if they notify their credit union in writing within 60 days of receiving their statements.

## Holiday Hours

We will be closed:  
**Memorial Day**  
May 30, 2011

**Independence Day**  
July 4, 2011

## Upcoming Events

### Checking Account Promotion

April 1—May 31, 2011

### Annual Meeting

April 9, 2011

### Loan Special

May 1 - June 30, 2011

### Annual Brat Fry

May 19, 2011

### Ice Cream Social

June 16 & 17, 2011

### 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



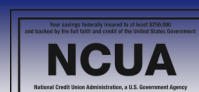
**Phones**

920-432-9044

NATE: 1-800-479-5004

**Online**

[www.npmcu.com](http://www.npmcu.com)



Federally insured by NCUA.