



Credit Union News

Fall 2009

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

www.npmcu.com

RP3 Investor Education Project

NPM Credit Union hopes to improve our nation's economic health by immersing most of its staff in an investment education project that will not only motivate their own investing, but also stimulate investing throughout Wisconsin and the nation. Eighteen of our employees and directors will participate in an 18-month study that aims to identify the right mix of online education, coaching, and follow up information to encourage proactive investment behavior. Beginning in September, each participating NPM Credit Union employee and director will complete up to 10 hours of online learning about investing and investment products.

For more information about the RP3 Investor Education Project, visit our website at www.npmcu.com or you may contact the Credit Union at 432-9044.

Edvest College Savings Plan

The EdVest college savings plan is Wisconsin's official 529 college savings plan. A 529 plan offers features that make it easy to invest now and flexible to use later. Your 529 earnings grow federal tax-deferred and are federal tax-free if used for qualified withdrawals such as tuition, books, and room and board. There is no enrollment fee, and the annual maintenance fee is waived for Wisconsin residents or if you set up a monthly Automatic Investment Plan. If you have a loved one who dreams of going to college one day, it's never too early or late to open a 529 plan.

For more information about the 529 college savings plan, visit www.npmcu.com or call (920) 432-9044.

Money Smart Week



Money Smart Week will be held October 10-17, 2009. Hundreds of financial institutions, schools, non-profit organizations and government agencies are joining together to provide a week of classes and events aimed at helping consumers make informed choices when managing their personal finances. For more information or to view a complete listing of calendar events around the state, visit www.moneysmartwi.org/greenbayarea.

NPM Credit Union will be **CLOSED** for Columbus Day and Staff Training

Monday

October 12, 2009

Please access your accounts online or by phone.

www.npmcu.com NATE 800-479-5004

International Credit Union Week

During the week of October 13 - 16, credit union members around the world will join together to celebrate International Credit Union Week. Do you remember why you chose NPM Credit Union to be your financial service provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people. This year's theme celebrates the advantages of credit union membership. Value, trust, and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.



Join us October 13 - 16 for refreshments & more!



Each person's financial choices and decisions are as unique as the circumstances that surround them...living paycheck to paycheck...never being able to pay more than the minimum on credit cards...feeling trapped in a cycle of high interest rates and fees...wanting to buy a home or establish a savings plan.

As a benefit of membership in Northern Paper Mills Credit Union, you have access to the Balance Financial Fitness Program. Call the toll free hotline for free and confidential guidance through your financial challenges. Let us help you reach your goals. Call 1-888-456-2227 to find your financial solution.

Member Appreciation Winners



Congratulations to the following winners from June's Member Appreciation Month!

Richard Kellner - 2 Noah's Ark tickets
Tom Dorsey - 2 Great America tickets
Dale King - 2 Great America tickets

Thank you to all the members who stopped in and signed up for prizes. You truly are the best members!

Community Fundraisers

Entertainment Books

2010 Entertainment Books for the Green Bay/Fox Valley area are on sale now for \$30. Proceeds benefit Children's Hospital of Wisconsin-Fox Valley.

Cystic Fibrosis

We are decorating the Credit Union with pumpkins! Purchase a "Pumpkin" for only \$1! Donations benefit the Cystic Fibrosis Foundation.



Hats, Mittens, Scarves

We are collecting new or gently used hats, mittens, scarves, etc. for the Salvation Army. Drop off donations by the end of November.

Red Kettle Donations

You will see a miniature version of the red kettle at the Credit Union. Please toss your loose change or even some "paper" money into the kettle for donations to the Salvation Army this holiday season!

Holiday Closings

NPM Credit Union will be closed for the following holidays:

Thursday, November 26 Thanksgiving Day

Thursday, December 24 Christmas Eve

Friday, December 25 Christmas

Friday, January 1 New Year's Day

Have a safe and happy holiday season.
Best wishes for the New Year!

Calendar of EVENTS

**Auto Loan Promotion
Limited Time Only!**

Rates as low as 3.99% (see insert for details)



**Halloween Treat Bag
October 1 - 30**

*Bring in your trick-or-treat'er for their
Halloween grab bag*

**Closed for Staff Training
October 12**

Please access your accounts online or with NATE

**International Credit Union Week
October 13 -16**

*Join us in celebrating credit unions around the world
We will have snacks, refreshments and free gifts!*

**Brass Magazine
November 1**

Mailed to Young Adults ages 17 - 25

Bill Pay Promo Winner

Congratulations Charles Horkman! Charles won a \$100 Home Depot gift card in the *Simplify your summer* Bill Pay promotion.

.....Thank You..... As Veterans Day approaches November 11, please take a moment to offer a sincere and heartfelt thank you to the men and women who have served our country.



Hours

Monday - Friday

Lobby 9:00 am - 5:00 pm

Monday -Thursday

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

Friday

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

Closed Weekends

Phones

Voicemail: 920-432-9044

NATE: 800-479-5004

Online

www.npmcu.com

