



Credit Union News

Winter 2010

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

www.npmcu.com

CU at the 77th Annual Meeting

Join your fellow members at the credit union's 77th Annual Meeting. It's your chance to learn the results of the board of director's election, review our progress, and find out what's on tap for the coming year. We look forward to seeing you on...

Saturday, April 10, 2010
Riverside Ballroom

Reception 5:30 p.m.
Dinner 6:30 p.m.

Board of Directors up for election this year are: Steve Cherney, Sue Vandenheuvel, and Don "Lurch" Lambert. If you are interested or know someone who is interested in becoming a director, please contact the Nominating Committee: Lorie Coppens, 660-3360, Dave Destree, 468-8185 or contact the Credit Union at 432-9044.

Tickets are \$7.00 and must be purchased in advance. All ages do require a ticket. Tickets will be available in February at the Credit Union.

e-Statements



In 1970, Kermit the Frog lamented that it's not to easy being green. But times have changed. With e-Statements from NPM Credit Union, being green is easy.

Here's how it works—simply sign up to receive your credit union account statement electronically. Then when your statement is ready, we'll send you an email directing you to Online Account Access. You can then view it, save it electronically, or if you need to, you can print it. You'll not only save a tree or two, but you can also reduce the clutter on your desk, kitchen counter, or in your filing cabinet.

With e-statements, you'll also have access to your account information faster than if you received your statements in the mail. Viewing your statements online is also safer than having them mailed to you because you won't need to be concerned about a thief raiding your mailbox. **Greener, faster, safer.** What's not to like? To sign up for e-Statements, contact us today at 432-9044 or log into Online Account Access.

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

Monday

February 15, 2010

Please access your accounts online or by phone.

www.npmcu.com NATE 800-479-5004

Safe, Strong, & Secure

NPM Credit Union is a safe and sound financial institution that is well capitalized. Our board of directors are always looking first and foremost to ensure the safety and security of member funds. Your savings federally insured by the NCUA up to at least \$250,000. Separate coverage of up to \$250,000 covers individual retirement accounts. For over 76 years, NPM Credit Union has and will continue to run **YOUR** financial institution in a conservative manner and provide you with the products and services that enhance your financial well-being.

Handling Cash Flow Changes



With gas prices ever increasing, we're all feeling the pain in our budget. The extra money we're putting in the gas tank is coming from somewhere—where are you feeling the squeeze? Have you cut back on \$3 coffees and dining out? Have you decided to take a less expensive vacation? Are you supplementing your income with credit cards?

Cash flow changes, whether due to the cost of fuel, the cost of healthcare, employment status, or a life change such as marriage or divorce, affect us all. These changes can be stressful because they make us feel out of control. You can take control, however. Assess the situation by examining your income, withholdings, assets, expenses, and debt. Our financial fitness partner, BALANCE, will help you design a budget, complete with an action plan that will serve as a tool to guide you through the cash flow change. Counseling is FREE as a benefit of membership in the credit union. Call BALANCE at 1-888-456-2227 or visit them on the web at www.balancepro.net.

Cash flow changes can be expected as we journey through life's different stages and challenges. Facing the cash flow change early and getting professional advice is the best way to weather any financial storm.

2010 Scholarship Applications now being Accepted

We are now accepting applications for NPM Credit Union's Annual \$500 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 2010-2011 academic year.
- Submit a completed application by March 26, 2010.

Applications will be reviewed by a committee and the winner announced at NPM Credit Union's Annual Meeting held on April 10, 2010. Applications available at NPM Credit Union or online at www.npmcu.com.

Hearts for Kids

In February we will be participating in the "Chain of Hearts" for the Children's Hospital of Wisconsin-Fox Valley. We will be selling links for \$1 and hearts for \$5. So stop on in and help us support the Children's Miracle Network. *Thanks!*



Property Tax Time

If your first or second mortgage or equity line of credit is with NPM Credit Union, please bring in a copy of your **PAID 2009** property tax receipt, even if you only paid the first half.



Travel light with your Check Card

Still carrying around your checkbook or wallet full of dead presidents? Lighten up with a check card from NPM Credit Union. A check card allows you access to your credit union checking account at ATMs as well as most merchants who accept credit cards. It looks like a credit card, but it acts like a check. You or the merchant swipes your card in a card reader. You enter either your personal identification number or PIN (a number assigned to you) or sign a receipt. The only thing you need to do is record the transaction in your check register—just as though you had written a check.

A check card is fast, convenient, and, best of all, FREE. To find out more about getting a check card, call or stop by the credit union today!



Tax Refund? Try Direct Deposit

The IRS can transmit your tax refund directly to your savings or checking account! Call NPM Credit Union to get the information needed, enter it on your tax return and soon your refund will be sent electronically. It's that simple. Take advantage of direct deposit—the safe, easy, quick way to get your tax refund.

Tips on Protecting Yourself Against ID Theft

Your credit union would like to help you guard against identity thieves. Here's what some experts recommend:

- If mailing personal checks, do not place them in your home mailbox. Mail them at the post office. This will prevent them from falling into the wrong hands.
- Make sure your computer is protected with anti-virus and anti-spyware. Remember to keep it updated.
- Buy a shredder. Shred any unneeded mail and documents that contain personal information. Spend a little more on your shredder purchase and buy a crosscut shredder.
- Change your passwords at least once a year, including your online banking.
- Pay attention to phishing schemes.
- Remember to check your credit report at least once a year.

**“ONCE A MEMBER...
ALWAYS A MEMBER”**



www.npmcu.com

Lobby Hours

Monday - Friday
9am - 5pm

Drive-Up Hours

Monday - Thursday
8:30am - 5:30pm
Friday
8:30am - 6:00pm

Phones

Voicemail: 920-432-9044
NATE: 800-479-5004

Online

www.npmcu.com

