

A quarterly publication for members of the...  
**Northwest Hills Credit Union**  
January, 2018 Newsletter

## Holiday Loan SPECIAL!

Rates as low as...

# 7.25%APR



Still  
Shopping?

or

Consolidate  
those bills  
and higher rate cards!



\*APR = Annual Percentage Rate. Offer available to qualified borrowers. Offer does not apply to refinancing of existing NWHCU loans. Rates based on your credit score and other factors. Rates are subject to change without notice. NWHCU is an equal opportunity lender. Effective 11/29/17.

## \$SAVE MONEY

With NWHCU's Merchant  
Discount Program  
Featured Merchants this Winter:

**January**

Barrante's Cleaners

**February**

Hobby and Trophy World

**March**

Zeller Tire Company

Just pay with your NWHCU VISA Check Card or show your Account Card at the registers!

For a complete list of our Merchants and their discounts, visit [www.nwhcu.com](http://www.nwhcu.com) today!

Discounts valid throughout the entire year!

## HOLIDAY CLOSINGS

Monday, January 15, 2018

*Martin Luther King, Jr. Day*

Monday, February 19, 2018

*President's Day*

## NOMINATING COMMITTEE

Candidates for the credit union Board of Directors are being sought by the nominating committee.

If you would like to serve on the Board or nominate someone else, please submit the name in writing to the committee, along with a description of the candidate's qualifications to:

Northwest Hills Credit Union  
Attn: Nominating Committee  
339 North Elm Street  
Torrington, CT 06790

Elections will be held at the Annual Meeting in May of 2018. Look for details in the Spring Newsletter!

Great Loan Rates @ [www.nwhcu.com](http://www.nwhcu.com). Apply today!

## Northwest Hills Credit Union

339 North Elm Street  
Torrington, CT 06790

website: [www.nwhcu.com](http://www.nwhcu.com)

email address: [service@nwhcu.com](mailto:service@nwhcu.com)

24 Hour FASTLine Tel.: (860) 496-7326  
or 1-800-520-1696

Drive-up Monday - Friday Hrs: 8AM - 5PM

Thursday Hours: 8AM - 6PM

Lobby Monday - Friday Hrs: 9AM - 5PM

Thursday Hours: 9AM - 6PM

*"Serving the financial needs of NW CT  
by providing strong, reliable &  
forward thinking solutions."*

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## Northwest Hills Credit Union

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Details on Discount Opportunities,  
January Skip-A-Payment,  
Great Loan Rates & More...



LOVE MY  
CREDIT UNION  
REWARDS

Save on TurboTax  
and get a chance  
to win \$25K!

intuit.  
TurboTax

As a Northwest Hills Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th. [1 Start TurboTax today for free!](#)

More Savings with Love My Credit Union Rewards! In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Start saving today at our credit union's website... [www.nwhcu.com](http://www.nwhcu.com).

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

1 Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

# January 2018 Skip-A-Payment

Already have a loan with NWHCU, you can choose to skip the January payment on your NWHCU loan, excluding Real Estate Loans and VISA Credit Cards, and have money to buy the items you did not receive over the holidays. Applications are online or in the main office. Complete an application and return it with your \$25 processing fee per loan and we'll handle the rest.

Details on the Skip-A-Payment program, current rates and more at [www.nwhcu.com](http://www.nwhcu.com).

## Loan Rates

<u>Loan Type</u>	<u>Rates as Low</u>
<b>Holiday Loan SPECIAL</b>	<b>7.25%APR*</b>
New Vehicle	2.74%APR*
Used Vehicle	2.99%APR*
Used Vehicle - 6 Model Years & Older:	6.00%APR*
Refinanced Vehicles:	
(2013 & newer)	2.99%APR*
Toy Loan	8.25%APR*
Signature	11.25%APR*
Share Secured Loan	5.50%APR
Certificate Secured:	

- Call for applicable Rate and Term. Checking - Overdraft Line of Credit: 12.00%APR

\* -The rate you pay will be based on your credit history and other factors. Rates are subject to change. Life and Disability Insurances are available to purchase on all LOANLINER Loans.

Toy Loans include New & Used Motorcycles, Boats, RVs, Jet Skis, Dirt Bikes, Quads, Campers, & Tractors.

APR = Percentage Rate.

Equal Opportunity Lender.

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