

A quarterly publication for the member/owners of the



**Northwest Hills
Credit Union...**

It's where you belong!

Summer of 2017

*with new services
to help meet your financial needs...*

Need a Loan for...

Home Improvement items, Appliances, Vacations, Summer Toys?

**Rates as low as
7.25%APR!!**



REMOTE CONTROL CARDS...

*Did you misplace your NWHCU
Debit or Credit Card?*

Login to your account on your mobile device...

Choose Remote Control Cards...

Click on the last 4 #s of your card, change Active to Disabled and Save!! If you find the card, go back in and click on Disabled and change to Active again and Save!!

This service is available 24/7 for peace of mind when we are not open to assist you!!

It's that easy!!

REMOTE DEPOSIT...

*Do you have a check to deposit
into your account?*

Login to your account on your mobile device...

Choose Remote Deposit...
(We will need to enable you the 1st time.)

Choose Deposit check...

Read Deposit Instructions & click on "Got it!"

Follow the screen choosing a suffix, check type, enter the amount of the check, take a picture of the front and back of the check, then Deposit! You will receive an email on the status of your deposit.

It's that easy!!

**Need extra cash?
Choose to skip a
loan payment...**

Summer of 2017 Skip-A-Payment

Details @ www.nwhcu.com

MISSION STATEMENT

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

HOLIDAY CLOSINGS

Monday, September 4, 2017
Labor Day

Monday, October 9, 2017
Columbus Day

**Share Secured
VISA Credit Cards
available to Build
and/or Rebuild
Credit!!**

*Parents should
consider educating
their children on ways
to build good credit
early to be ready for
those cars and houses
in their future!!*

Contact Len or Mike today!

Northwest Hills Credit Union

339 North Elm Street Torrington, CT 06790

website: www.nwhcu.com email address: service@nwhcu.com

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

Monday - Friday 8AM - 5PM / Thursday 8AM - 6PM

Loan Rates

<u>Loan Type</u>	<u>Rates as Low as</u>
New Vehicle	2.24%APR*
Used Vehicle	2.49%APR*
Used Vehicle - 6 Model Years & Older:	5.00%APR*
Refinanced Vehicles: (2012 & newer)	2.49%APR*
Toy Loan	7.25%APR*
Signature Loan SPECIAL	7.25%APR*
Share Secured Loan	5.50%APR
Certificate Secured:	
- Call for applicable Rate and Term.	
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 = Annual Percentage Rate. Equal Opportunity Lender.	

Thank you to the members who attended our

63rd Annual Meeting

at Bogey's on May 23, 2017. Giveaways, door prizes and refreshments were distributed. Congratulations to the board members elected that night...

*Peter Belli
Larry Cassella
Cherie Pearson
David Smedick*

We appreciate your dedication to our credit union!

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.

**Used & Refinanced Vehicle Loans
with Rates as low as
2.49%APR!**

Refinance your current vehicle loan model year 2012 or newer elsewhere with us!



**Ask us about a
FREE
CARFAX Report!**

Used Vehicle Loans 6 model years & older as low as 5.00%APR!! The rate you pay will be based on your credit history and other factors. Apply in person or online today!!

**Shop & Save locally with our
Merchant Discount Program!
Featured Merchants this
Summer:**

JULY

Lily & Vine Floral Design, LLC

AUGUST

North Elm Pizza

SEPTEMBER

Quinoco Oil

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 today!