

A quarterly publication for members of the...
Northwest Hills Credit Union

ONLINE BANKING & BILL PAY

LOGIN

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Fall 2018

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

**IMPORTANT
 Member News!!**
 We have revised and updated the terms of your Member Service Agreement and Business Service Agreement effective October 1, 2018.

You can access a summary of these changes along with the complete new Agreement on our website @ www.nwhcu.com.



Visit us on Thursday, October 11th for our 22nd Annual International Credit Union Day Celebration! Details on page 2!!

COMING SOON...
Fraud Text Alerts for Visa Debit Cards
 To further protect members against fraudulent activity on their accounts, Northwest Hills Credit Union Visa® Debit Cardholders will soon have the option to enroll in Enfact Fraud Text Alerts. This will be a free service. (Message and data rates may apply.)
PLEASE VERIFY YOUR CURRENT CELL PHONE NUMBER WITH NWHCU FOR PROPER ENROLLMENT.

Enfact Fraud Alerts will provide Visa Debit Card members free real time, two-way SMS texts for quicker fraud identification and prevention. Once enrolled, you will receive messages only if a transaction is suspicious. Text messages will display NWHCU Fraud Alerts. Enrollment is required from your mobile device. In the next several days, you will be receiving a text with instructions on how to enroll in this added cardholder benefit.

**ANOTHER BENEFIT OF MEMBERSHIP FROM NORTHWEST HILLS CREDIT UNION...
 THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®**

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? Northwest Hills Credit Union members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a \$100 CASH REWARD for each new line you activate with Sprint.*
2. Current Sprint customers get a \$50 cash reward for each new line transferred into Sprint Credit Union Member Cash Rewards.*
3. You'll get a \$50 loyalty cash reward every year for each line.*
4. Plus, credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the BENefits of credit union membership. Sign up today!

*Restrictions apply

LEGAL: FPO

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.



HOLIDAY CLOSINGS

Monday, October 8, 2018
Columbus Day

Monday, November 12, 2018
For Veteran's Day

Thursday, November 22, 2018
Thanksgiving Day

Monday, December 24, 2018
Closing at 1PM on Christmas Eve

Tuesday, December 25, 2018
Christmas Day

Monday, December 31, 2018
Closing at 1PM on New Year's Eve

Tuesday, January 1, 2019
New Year's Day

HAPPY NEW YEAR!!

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

October

The Ripe Tomato Deli & Coffee
 392 Torrington Road
 Litchfield

*10% off menu sandwiches, daily lunch special
 sandwiches or the special of the day.*

November

Hobby & Trophy World
 22 McDermott Avenue
 Torrington

10% discount on all hobbies.

December

Barrante's Cleaners
 372 Main Street
 Torrington

10% off any dry cleaning service.

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!

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

Loan Type	Rates as low as
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*
Signature/Personal	11.25%APR*
Toy Loan	8.25%APR*
Share Secured	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. Credit 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.*

December Skip-A-Payment

Need extra cash for the Holidays?
 Choose to skip a loan payment...
 Details @ nwhcu.com

**Tell us who you saw
 and what we were
 advertising on our
 Billboards and receive
 a free gift!!**

Visit our website
 for our current
 Savings and Loan rates
 @ www.nwhcu.com.

Rate & Fee Schedules are
 available upon request.
 Rates are subject to change.
 Your savings federally insured to at
 least \$250,000 and backed by the
 full faith and credit of the U.S.
 Government. National Credit
 Union Administration, a U.S.
 Government Agency.

22th Annual Celebration

We will be celebrating International Credit Union Day on
**Thursday, October 11, 2018 between 9AM & 5PM with
 special guests from the Torrington Police Department with
 Free DNA/ID kits & more, Liberty Mutual with TruStage
 Insurance information, VNA Northwest Flu Clinic between
 11AM & 1PM & Kurt's Hot Dogs between 11AM & 2PM!**

11th Annual Community Flu Clinic



The VNA Northwest will be onsite with
 flu shots between 11AM & 1PM
 for adults ages 18 and over.

Flu shots cost \$35.

ConnectiCare, Aetna, Anthem Blue Cross/Blue Shield,
 Oxford and Medicare Part B will cover the cost of these
 vaccinations. Participants are reminded to bring their
 insurance/Medicare cards to the clinic. Participants are
 also asked to wear short sleeve shirts.