



Northwest Hills Credit Union

A quarterly publication
for our members.
People Helping People.
Fall 2023

Mission Statement:

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

*****New offers for Fall 2023*****

13-Month CD Special!
4.75% APY*

*APY = Annual Percentage Yield. Dividends are compounded and paid monthly using the average daily balance method. \$500 minimum to earn stated APY. Promotional rate is offered to the first \$3,000,000 in new money. Rate is subject to change. Upon maturity, rate will renew to standard 12-month CD rate. Please visit www.nwhcu.com for details.

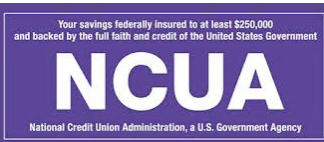
Northwest Hills Credit Union is adding a new tier to our Money Market product. Balances of \$100,000 and over will earn:
2.00% APR*

*Dividends are paid and compounded quarterly. APR = Annual Percentage Rate. New rate and tier apply to current money market accounts that meet minimum balance requirement. Rates are subject to change.

Take Advantage Of Our Mortgage Programs

- Conventional Mortgages up to 97% LTV
- FHA Mortgage, credit scores as low as 580
- VA Mortgage up to 100% financing for Refinance or Purchase
- USDA Mortgage 100% financing for Purchase

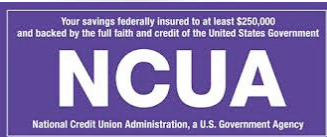
GREAT rates and GREAT programs!



Northwest Hills Credit Union offers:
1st and 2nd Lien Mortgages, New & Used Vehicle Loans,
Signature/Personal Loans, Recreational/Toy Loans,
Credit Cards and more! Apply online at www.nwhcu.com
or contact Mike @ Ext. 121 or Julie @ Ext. 128 today!



NMLS #1047014



New Vehicle Loans

with rates as low as
5.24%APR!*

Used & Refinanced* Vehicle Loans model year 2018 & newer

with rates as low as
5.49%APR!*

Used Vehicle Loans 6 model years & older

with rates as low as
6.74%APR!*

*The rate you pay will be based on your credit history and other factors. Rates are subject to change. *Offer does not apply to refinancing of existing NWHCU loans. Credit Life & Credit Disability Insurances are available to purchase on all consumer loans.

APR = Annual Percentage Rate. NWHCU is an Equal Opportunity Lender.



2023 Holiday Skip-A-Payment - December 2023

Need extra cash? Choose to skip a loan payment. Details @ www.nwhcu.com.

HOLIDAY CLOSINGS

Monday, October 9, 2023
Columbus Day

Friday, November 10, 2023
Veteran's Day (observed)

Thursday, November 23, 2023
Thanksgiving Day

Monday, December 25, 2023
Christmas Day

Monday, January 1, 2023
New Year's Day

HAPPY NEW YEAR!

Platinum and Classic VISA Credit Cards are available.

Apply online at www.nwhcu.com and pay off your higher rate credit cards today!

Credit Card transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

Shop & Save

locally with our Merchant Discount Program
 Featured Merchants this Fall:
October

Quinoco Oil

1016 Migeon Avenue
 Torrington

10 cents per gallon discount, additional 10 cent discount if paid within 15 days. This offer may not be combined with any other Quinoco discounts.

November

Fire Equipment Headquarters

961 Migeon Avenue
 Torrington

20% discount on new fire extinguishers.

December

Rosa Vega Bakery

266 Main Street
 Torrington

10% discount on all purchases. Not to be combined with special offers.

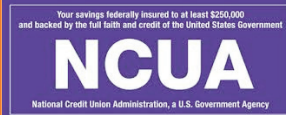
Just pay with your NWHCU VISA Check Card or show your Account Card at the registers! For a complete list of our merchants and their discounts, visit www.nwhcu.com today!

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
 Lobby opens at 9AM M-F. Drive-up Hours are as follows:
 Monday-Wednesday 8AM-4PM/Thursday 8AM-6PM /Friday 8AM-5PM

LOAN RATES

<u>Loan Type</u>	<u>Rates as low as</u>
New Vehicle	5.24% APR*
Used Vehicle (2018 or newer)	5.49% APR*
Used Vehicle (6 Model Years or Older)	6.74% APR*
Signature/Personal	10.99% APR*
Recreational Toy Loan	8.99% APR*
Share Secured	5.50% APR*
Certificate Secured:Call for applicable Rate and Term.	
Overdraft Line of Credit:	12.00% APR
Mortgage Rates:	available online.

**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 consumer loans. Toy Loans include: New & Used Motorcycles, Boats, RVs, Jet Skis, Dirt Bikes, Quads, Campers, & Tractors. APR= Annual Percentage Rate. Equal Opportunity Lender.*



Northwest Hills Credit Union's 69th Annual Meeting Notice
Tuesday, October 17, 2023
5:30 PM

Members are invited to join us at the **Green Woods Country Club at 300 Torrington St in Winsted.** Door prizes, raffle prizes, and food will be available!

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.

Also available at your Credit Union:

Instant Issue VISA Debit Cards
Get a new card the same day!

24/7 Drive-up ATM onsite -
For withdrawals and deposits!

Remote Deposit Capture
Use your mobile device to deposit checks!

Debit Card Loan Payments
Call us to pay your loan over the phone!

Night Deposit Box onsite -
For deposits 24/7, processed during normal business hours!

Internet Banking, eStatements and Bill Payer -
Access and manage your finances on your computer and/or mobile device!

All this for your convenience!