Volume 2, Issue 2

Spring 2015

SPRING

NLFCU

Northside L Federal Credit Union

1419 W. Roosevelt Rd.
Broadview, IL. 60155
Tel: 708-345-3231
Fax: 708-345-2125

<u>Office Hours:</u>
Mon, Wed, Thurs, Fri:
9:00am-2:30pm
Tuesday: 9:00am-1:00pm
Saturday & Sunday: CLOSED

NLFCU Routing Number
271080095

NLFCU
Northside L Federal Credit Union

nlfcu.com

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Northside L Federal Credit Union

Member's Stop

<u>NLFCU's Official Newsletter</u>

<u>NLFCU's 78th Annual Meeting</u>

Saturday, May 16th 2015, 11am-2pm

Sawa's Old Warsaw 9200 W. Cermak, Broadview

Tickets available in our office for $10

Buffet * Door Gifts * Raffle * Cash Prizes

under construction — under construction

NLFCU Is Upgrading!

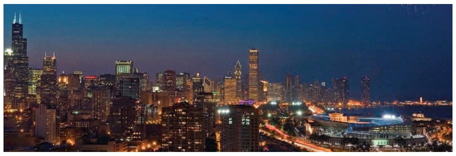
In case you haven't heard, NLFCU is in the process of a major overhaul. We are aiming to improve our members overall experience with us. One project you may have already noticed is our office renovation. The interior of our office is being revamped from floor to ceiling! This upgrade will only take a few weeks to complete.

Some of you may find this next upgrade to be even more exciting; Online Banking! Members will be able to access and view their account's balance and history from their own computers. Also, you will find a new automated phone system in the near future. This will eliminate issues we've been facing with our recent transition to one office. These upgrades will be implemented very soon as well.

<Stay up to date with our progress by visiting our website nlfcu.com and following us on Facebook & Twitter. (Scan the QR Codes to the left for direct links)

UNDER CONSTRUCTION

NLFCU
Northside L Federal Credit Union



As a Credit Union member, you are entitled to many discounts that you may not be aware of. You can save money on a number of different services you may already use. Please visit lovemycreditunion.org to learn about all of the savings you can take advantage of!

lovemycreditunion.org

Important Dates:

Sunday, April 5th

Easter

Sunday, May 10th

Mother's Day

Saturday, May 16th

Annual Meeting 11am-2pm

Monday, May 25th

Memorial Day– CLOSED

Sunday, June 21st

Father's Day

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

Why Credit Unions Are Different

Credit unions are different from other financial institutions in many important ways—from the reasons to join, to the safety of your money, to who actually owns the credit union! We at lovemycreditunion.org think everyone deserves the chance to find a credit union, fall in love and join a credit union. But we realize that before you're willing to commit, you need all the facts.

So here's your chance to learn what credit unions are, how they differ from other financial institutions, why you can trust credit unions and how you can find a credit union to join today!

Members Own the Credit Union

A credit union is a democratic, member-owned cooperative. So when you join a credit union, you're more than a member; you're an owner—and that means you have a say in how your credit union is run.

A volunteer board of directors, elected by the members, governs a credit union. With their vote, each member has a direct impact on the direction of the credit union. As part of the democratic process, each credit union holds an annual election where members select candidates for the Board of Directors. This is very different from a bank, where stockholders vote according to the number of shares of stock they own.

Credit Unions are Not-for-Profit

Credit unions provide the same products and services as other financial institutions—but credit unions are not-for-profit and exist to help people, not to make a profit. As such, all earnings are returned to their members in the form of high-interest savings and low rate loans.

This also enables credit unions to operate at a lower cost than many for-profit institutions, and helps them to offer competitive loan and savings rates to their members.

Credit unions follow conservative investment practices and lend responsibly and live within their financial means, so you can trust your credit union's decisions.

Credit Unions Put People First

Credit unions live by the philosophy of "People Helping People."

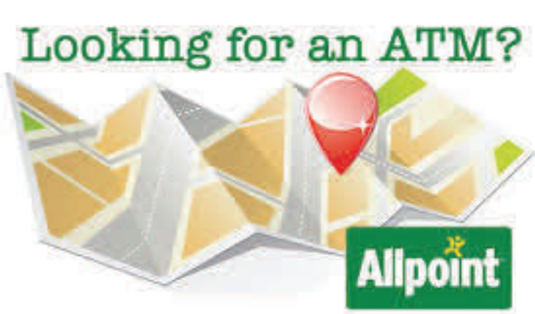
Credit unions across the country are committed to their communities, offering financial services to underserved populations, engaging youth in financial education, and returning profits to their members.

While they are not mandated to do good works, as banks are, by the Community Reinvestment Act, credit unions serve their communities to strengthen the connection with members and improve the quality of life for those in need of financial services. The National Credit Union Foundation coordinates the "Real Solutions" program, which supports community reinvestment programs in 33 states.

Resource: lovemycreditunion.org

LOVE MY CREDIT UNION REWARDS

Sprint | 10-15% Off Mobile



Use Your NLFCU Debit Card At Any Allpoint ATM Location & Avoid Surcharge Fees!