

Dollars & Sense

A newsletter for members of Northwestern Mutual Credit Union

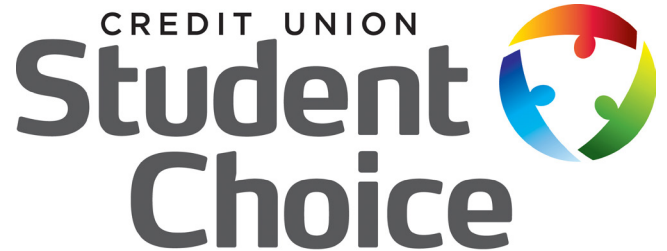


NEW! NMCU Undergraduate Private Education Line-of-Credit

Northwestern Mutual Credit Union is excited to announce a **NEW alternative student loan program** that helps students fill the funding gaps that federal aid can leave behind.

As a not-for-profit lender, NMCU has a unique ability to help members and families by offering our Student Choice private lending solution that features:

- **Zero origination or prepayment fees**
- **Lower interest rates**
- **Flexible repayment options**
- **Easy online application and approval**
- **Convenient line of credit structure**
- **Only apply once and secure financing for your entire college career***



PLUS - a Student Loan Refinance Option!

NMCU now offers an option to **refinance and consolidate** both federal and private student loans into one convenient monthly payment!

A college education can open doors to job opportunities, but it also comes with a hefty price tag. As a parent, you want your child to have access to the best college education possible, but don't want them to be saddled with loads of debt upon graduation.

When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, we can help. Our Student Choice education solution provides your family a private student loan with your best interests in mind.

**Subject to qualification and annual credit review.*

APPLY ONLINE AT MYNMCU.STUDENTCHOICE.ORG



Adventures are Calling - ARE YOU READY?

Experience the best of summer when you finance your boat, motorcycle or vehicle with a **low rate loan** at Northwestern Mutual Credit Union.

AUTO | MOTORCYCLE

Rates as low as

2.70%^{APR}

BOATS

Rates as low as

2.95%^{APR}

APR = Annual Percentage Rate. Auto/Motorcycle Rate presented for model years 2016 and newer for up to 48 months. Payment per \$1,000 borrowed = \$21.96. Financing available up to 110% of retail value. Boat Rate presented for model year 2016 and newer for up to 48 months. Payment per \$1,000 borrowed = \$22.12. Financing available up to 100% of retail value. Rate can vary based on term and credit worthiness, and is subject to change. Some restrictions may apply.



Board of Directors

NMCU's annual membership meeting was held on April 17, 2018 on the second floor of the Commons downtown with a Skype broadcast to Franklin. Members in attendance heard reports from chairman Ron Thelen and NMCU's president, Scott Bliss. John Sternberg, chairman of the Nominating Committee reported that four individuals were nominated for the four expiring board terms. Those elected to serve on the board for three year terms were incumbents Ron Thelen, Tim Sternberg and Brian McDonald, along with the newly elected board member, Aaron Schroeder.

Lucy Wichtoski, who had served on the board for the previous six years, elected not to run for another term. We would like to thank Lucy for her dedication and many contributions while she served on the board and wish her well in retirement!

The NMCU board is comprised of credit union members who work voluntarily to look out for the members' best interests. They attend monthly meetings, serve on various committees and act as a sounding board for the membership.

Current members of the Board of Directors

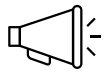
Jonathan Sternberg	Chair
Ryan Fleming	Vice Chair
Tim Sternberg	Secretary
Aaron Schroeder	Asst. Secretary
Stephanie Bromley	Director
Lee Geronime	Director
Jeff Koeberl	Director
Margaret Lusiba	Director
Brian McDonald	Director
Ron Thelen	Director



Remembering Chris Hohner

Chris Hohner, Treasurer of the NMCU board passed away suddenly on May 24, 2018. Chris had been on the board of directors since 2011 and served as Chairman from 2014-2015. He leaves behind his wife, Charlotte, three children, and one stepson.

Chris was an active participant on the board, joining the Executive Committee early on in his tenure. His common sense insights, advocacy for the members and sense of humor will be sorely missed. Our condolences and appreciation for his service go out to his family.



NMCU Announces Scholarship Winners

The credit union has been proud to provide college scholarships to children of NMCU members for many years. The winners are randomly drawn from the list of those who were selected for the Northwestern Mutual Scholars Program.

This year, \$500 scholarships were granted to three individuals:



Kyle Langreck is the son of the late Bruce and Judy Langreck. This fall, Kyle will be a freshman at Valparaiso University in Indiana.



Lindsey Teuteberg will be a senior at Carroll University in Waukesha. She is the daughter of Lisa Schultz.



Charlie Gergens, the son of Tim Gergens, will be enrolling as a freshman at UW Madison.

Congratulations to all and our best wishes for your future successes!



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IN YOUR APP STORE.



Pay your bills | Make a transfer | Locate the nearest ATM | Make a deposit | Easily pay a friend