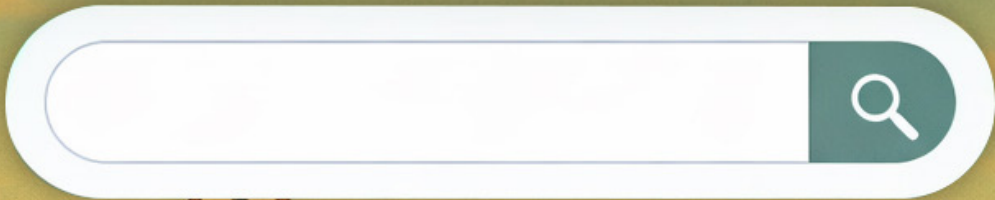




Northwest Community Credit Union

nwccu.com

Check out our **NEW** HomeMarketplace™ at NWCCU.com!



A message from our CEO

Navigating Toward a Better Financial Future

At Northwest Community Credit Union, our Compass guides everything we do—helping members chart a clear course toward financial success. As we begin 2026, let's reflect on the progress we made together in 2025 and share the direction we're heading this year.

2025: Setting the Course

Last year, we focused on strengthening our foundation and providing tools to help members move confidently toward their goals:

Member Growth & Guidance

We welcomed new members and provided personalized financial coaching—whether building credit, purchasing a car, or planning for a first home. Every interaction was an opportunity to point members toward a better financial direction.

Digital Innovation & Convenience

We enhanced online and mobile banking for easier navigation and launched Zelle™ in April 2025, giving members a fast, secure way to send and receive money directly through the NWCCU app and online banking.

Security & Resilience

Your financial safety is our true north. In 2025, we strengthened fraud defenses and invested in advanced technology to detect and prevent suspicious activity—keeping your journey secure.

Community Impact

Our Compass also points toward community. Through financial literacy programs and partnerships with local organizations, we helped improve financial well-being and supported small business growth across our neighborhoods.

2026: Charting the Next Direction

This year, we're committed to guiding members toward even greater financial confidence.

Elevate Member Experience

We're expanding personalized services and accelerating digital improvements—making it easier to open accounts, apply for loans, and manage finances from anywhere.

Strengthen Security

We're deepening our fraud prevention program with real-time monitoring, stronger authentication, and member education—so you can bank with confidence.

Expand Community Outreach

We'll build additional partnerships and offer more workshops focused on budgeting, credit building, and small business resources—meeting members where they are.

Closing Thoughts

Our Compass keeps us focused on what matters most—helping you move toward a better financial direction. With continued investment in member experience, security, and community, 2026 promises to be a year of progress and possibility. Thank you for trusting us to guide your financial journey.

Warm regards,
Jose L. Garcia
President & CEO
Northwest Community Credit Union



Get Even Smarter.

Open a NWCCU Student Visa Credit Card.



You will enjoy these great benefits:

- No annual fees
- No parental co-signer needed
- Low fixed rate 12% APR¹
- Easy emergency cash
- Loan amount is now UP TO \$2,000
(Limits are established based on ability to pay)
- Graduating seniors can apply for higher credit limits
- All the member benefits of belonging to NWCCU
- Acceptable worldwide

Stop by our branch in the Graham School of Management at SXU.
Or visit NWCCU.com for more details and how to apply.

Special Promotions!

Mortgage²

Member-only home financing
15 Year Term as low as 4.99%

HELOC²

HELOC Loan Special
4.59% APR
Fixed rate for 12 months

Auto Loans²

As low as 4.5% APR¹

Personal Loans²

As low as 8.95%¹

Unsecured Small Business²

As low as 9.95%¹
Up to 5 years/60 months to pay

2026 Holiday Closings

Monday, January 19, 2026
Martin Luther King Jr. Day

Monday, February 16, 2026
President's Day

Friday, April 3, 2026
Good Friday closing at 1 p.m.

Monday, May 25, 2026
Memorial Day



Safety Reminder

Zelle is meant for sending money to people you know and trust. Once a payment is sent, it cannot be reversed. Never send money in response to unexpected requests, prizes, or urgent messages.



TurboTax and H&R Block

We are excited to offer expert tax services and special member savings from TurboTax and H&R Block. Don't trust every TikTok tax hack or be misled with false information.

Direct your tax refund to your NWCCU account by entering Routing Number 271980111 on your tax form. Select checking or savings and enter your account number without dashes or spaces. For help finding your account number, contact us.

Scam Awareness

Scammers often pose as trusted organizations like the IRS, delivery services, banks, or tech support to pressure you into acting quickly. Common tactics include urgent messages, fake prizes, account warnings, and requests to pay using gift cards, wire transfers, crypto, or payment apps.

Protect yourself by never sharing personal or financial information through unsolicited emails, texts, or phone calls. Be cautious with links, QR codes, and attachments you did not expect. If something feels urgent or too good to be true, pause and verify through official channels before taking action.

Check out our new ATM

Need cash outside business hours? Use our new ATM! Our new ATM features advanced technology to safeguard your card information.

SAVE the Date! Tuesday, March 31, 2026 87th NWCCU's Annual Meeting

Join us as we celebrate another year of being in service. Learn more about the many ways we protect your hard-earned money and about the extra services your credit union can provide for you. Please call us at (847) 647-1030 for a reservation or email us at info@nwccu.com. RSVP by March 27, 2026. **A meeting link will be emailed to attendees.**

¹APR—Annual Percentage Rate. Rates Subject to Change Without Notice. Rates vary according to creditworthiness and term of loan, subject to change without notice. The featured rate assumes an automatic payment method and includes a .25% discount.

²Rates and promotions are subject to change/end without notice. Contact us for full promotion details.



Accounts Insured Up To \$500,000
American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. By member choice, this institution is not federally insured, and if the institution fails, the Federal government does not guarantee that depositors will get back their money.

