

Northwest Christian Credit Union doesn't emphasize lending quotas; it emphasizes serving its members. The credit union is on pace to save members \$500,000 this year by offering lower interest rates on loans.

When credit union employees ask a member, "How's your day going?" they really want to know!

Cameron Cryder, a branch manager for Northwest Christian Credit Union in Nampa, Idaho, vividly remembers asking that question to a member named John recently. John was pretty excited because he had just driven his brand-new car off the lot. Cameron asked a few questions, listened, and long story short, was able to save John thousands of dollars on the cost of his new purchase.

"I love working for a credit union that puts the member first," said Cameron. "Nothing beats the feeling of helping someone save money. I look forward to each day knowing that I get to serve our members by helping them be more financially secure."

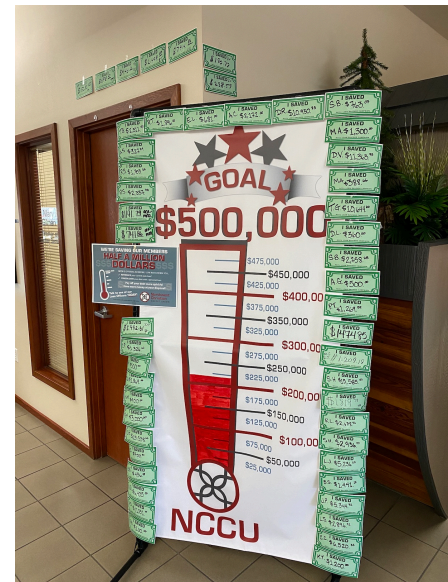
Northwest Christian launched a campaign in late 2019 to save its members a collective \$500,000 by July 2020, by offering them lower interest rates on loans than others were charging. Before the end of 2019, they'd already hit the halfway mark.

"Our emphasis isn't on hitting a loan quota, it's on helping members," said Tom Norris, NWCCU's Financial Service Officer.

The credit union was able shave nearly four points off the interest rate the dealership offered John. He also bought less expensive gap insurance through NWCCU and decided to nix a \$3,500 extended warranty for a new car that he doesn't plan to keep for more than three years. His projected savings is up to \$7,500.

Let's see – \$7,600 would just about cover the cost of tuition for two years at the College of Southern Idaho. It would chop off about a third of the average student debt in the Gem State and would pay rent in Nampa for seven months.

Credit unions help members put their money where they need it most – in their wallets. Cool, right?



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