



Dear New Employee:

Congratulations on your new job! One of the many valuable benefits that your company offers you is free membership in Northwest Federal Credit Union. **You can now get higher savings rates, lower loan rates, and pay fewer service fees.** Plus, access to more than 32,000 free ATMs and 3,500+ Service Centers nationwide.

Join NWFCU today and you'll get:

Access to 32,000+ free ATMs

Free Basic Checking

Free Overdraft Protection

Free Internet Banking and Bill Payer

Free Point of Sale ATM transactions

Free Auto Locating Service (new vehicles in D.C. area only)

Free, Fast Mortgage Pre-Approvals

AND... if you refinance your existing car loan we'll pay you up to \$100!

Already belong to a credit union?

Join Northwest Federal Credit Union too! More choices means you can get the best rates possible and put more money back into your pocket.

Joining is easy

Apply online at www.nwfcu.org, and open a savings account with \$5 or more (you can also join by mail or at one of our four branches). At the same time, you can sign up for any of our services and even apply for a loan. Many of our new members refinance their existing car loan and mortgages at our lower rates.

Lifetime membership and family membership

Once you join, you are a *lifetime* member even if you change employers. Your family and household members can join too.

Do more with your money...join NWFCU today at www.nwfcu.org.

We look forward to serving you and your entire family.

Sincerely,

Lisa Como Paulus
Northwest Federal Credit Union

P.S. Earn more on your savings and pay less for loans. Join Northwest Federal Credit Union today at www.nwfcu.org