

November 2009

## You Can Win a \$500<sup>1</sup> Shopping Spree!

See official rules at [www.nwfcu.org](http://www.nwfcu.org) for complete details.

Open a Northwest Federal Credit Union (NWFCU) checking account with payroll direct deposit of at least \$500 and you could win **\$500!** Increase your chances to win with each family member you sponsor to join when they open an NWFCU checking account with \$500 minimum payroll direct deposit. Visit [www.nwfcu.org](http://www.nwfcu.org) to open your checking account today or stop by any of our branches. **This offer ends November 30.**

## How to Manage Your Personal Debt

Is your budget lacking a savings plan? Are you using your credit cards wisely? Get answers to these questions and much more with our free, online debt management tool, **Debt in Focus**. Understand your debt-to-income ratio, get tips on creating a budget based on your income and expenses. **Debt in Focus** is free and completely anonymous. Get started today, visit [www.nwfcu.org](http://www.nwfcu.org), and select “Tools & Education.”

## Protect Yourself and Your Loved Ones

Insurance is something nobody really wants to think about, but ignoring it can compound a family tragedy by turning it into a financial nightmare. You can't prevent the unexpected, but you can prepare for it. Schedule a complimentary *Insurance Review* to evaluate options for life and long-term care coverage. Call us at 703-810-1072, ext. 110 or [visit the Northwest Financial\\* website](http://www.nwfcu.org).

\*Insurance products offered through LPL Financial and its affiliates, FINRA/SIPC. Northwest Federal Credit Union is not a registered broker/dealer and is not affiliated with LPL Financial.

Not NCUA insured. No credit union guarantee. May lose value.

**NW**  
NORTHWEST  
FEDERAL CREDIT UNION

## Refinance Your Auto Loans for as Low as **3.50%** APR<sup>2</sup>

Save money at NWFCU when you refinance your new, used, and leased vehicles with NWFCU. Take advantage of our rates as low as **3.50%** APR<sup>2</sup>. When you refinance your car, we'll not only lower your monthly payment, but we'll give you \$50 or \$100 cash<sup>3</sup>! **Apply online today** at [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8901 or 1-866-709-8901 (toll-free).

## Santa is Coming to NWFCU

Saturday, Nov. 21<sup>st</sup>, 9:00 a.m. – 11:30 a.m.  
200 Spring Street, Herndon, VA

Santa will be at our Herndon, VA branch on Saturday, Nov. 21<sup>st</sup>, from 9:00 a.m. – 11:30 a.m. Bring your kids and a new, unwrapped toy donation. Get a free photo of your little ones visiting Santa.

## Holiday Closing

Wednesday, Nov 11<sup>th</sup>, Veteran's Day  
Thursday, Nov. 26<sup>th</sup>, Thanksgiving Day

In honor of our Veterans, we'll be closed Wednesday, Nov. 11<sup>th</sup>. We will also be closed Nov. 26<sup>th</sup> for Thanksgiving. We'll resume our normal business hours Friday, Nov. 27<sup>th</sup>. Access your accounts anywhere, anytime at more than **33,000 free ATMs, free NorthwestXpress bank-by-phone service at 703-709-6917 or 1-800-932-7666 (toll-free), free NWLink Internet Banking at [www.nwfcu.org](http://www.nwfcu.org), and mobile banking at <http://go.nwfcu.org>.**

<sup>1</sup>NO PURCHASE OR TRANSACTION NECESSARY. A purchase/transaction will not improve chances of winning. You will be automatically entered for the Visa Gift Card drawings when you join NWFCU/are a member and open/have a checking account with payroll direct deposit of at least \$500 received by NWFCU by 11/30/09. You will also be automatically entered for the Visa Gift Card drawing when you sponsor a new member(s) between 10/1/09 and 11/30/09. New member(s) must have checking with \$500 minimum payroll direct deposit received by NWFCU by 11/30/09 for sponsor to earn additional entry(s) for Visa Gift Card drawings. Membership eligibility required. Other restrictions apply; see Official Rules at [www.nwfcu.org](http://www.nwfcu.org) for complete details. Prize winnings may be subject to IRS reporting. Void where prohibited.

<sup>2</sup>Annual Percentage Rate (APR) current as of 11/01/09 and subject to change without notice. Credit Union members without Access or Premier Checking, add 0.25% to the listed rate.

<sup>3</sup>\$100 rebate is paid on loans greater than \$10,000 and \$50 paid on loans \$5,000 to \$10,000. When refinancing an existing NWFCU auto loan to a lower rate using the same collateral, 1/2% is added to the rate for administrative expenses. Other terms and restrictions may apply.

