

Account Access



NWFCU funds are always at your fingertips: Easy Access Reference Chart

Featuring over 4,300 service locations, dedicated Call Center, free online banking and more than 33,000 FREE ATMs

| How can I...? | NWFCU Branches, Call Center or ATMs | CO-OP Network & Alliance One ATMs | Shared Branch Service Centers | NWFCU Bank-by-Mail | Online Banking | Mobile (cell/PDA) Banking | Text Banking | Northwest-Express Bank-by-Phone | Point-of-Sale Transactions | Direct Deposit |
|-----------------|-------------------------------------|-----------------------------------|-------------------------------|--------------------|----------------|---------------------------|--------------|---------------------------------|----------------------------|----------------|
| Transfer funds? | X | X | X | X | X | X | | X | | |
| Check balances? | X | X | X | | X | X | X | X | | |
| Get cash? | X | X | X | | | | | | X | |
| Make deposits? | X | X | X | X | | | | | | X |

Call Center

Hours
Mon-Fri: 7:00 am-7:00 pm
Saturday: 8:00 am-1:00 pm

Phone
703-709-8901
1-866-709-8901

Fax
703-925-5113

TTY
703-709-8919

Web Service

Website
www.nwfcu.org

Mobile
go.nwfcu.org

Email
nwfcu@nwfcu.org

ABA Routing Number
256075025
Direct deposit, inbound wire transfers, ACH transactions



Chantilly | Herndon | Leesburg | Manassas | Vienna
Gainesville (Spring 2012)



CU SERVICE CENTERS.
The Member-Friendly Financial Network



Federally insured by NCUA.

All information is current as of 11/2011 and is subject to change without notice.



PSB (11/2011) 1M

Your Lifetime Financial Partner

No matter where you live or work, **Northwest Federal Credit Union** (NWFCU) makes managing your finances easy with convenient access to your accounts anytime.

Branch Locations

In addition to our Northern Virginia branches, we are part of a cooperative network of shared branches, which allow you to make deposits, withdrawals, transfers and select loan payments. There are more than 4,300 of these service centers nationwide. Contact us to enroll your accounts in the network database.



ATM Access – 33,000+ Free ATMs



In addition to free NWFCU ATMs, we offer completely free transactions at more than 33,000 CO-OP Network and Alliance One ATMs across the country. *Completely free* means you won't be charged any NWFCU fees and you won't pay those hefty (\$3 or more!) surcharge fees either. CO-OP Network and Alliance One ATMs can be found at credit union locations from coast to coast plus at more than 5,800 7-Eleven stores and 340 Costco Wholesale clubs.

Find a Branch or ATM Near You

Log on to www.nwfcu.org (go.nwfcu.org from your web-enabled cell phone) to use our Locator Wizard for branch and ATM locations. Or call **1-888-SITE-COOP** (toll-free) to use the voice-activated CO-OP Network ATM locator service.

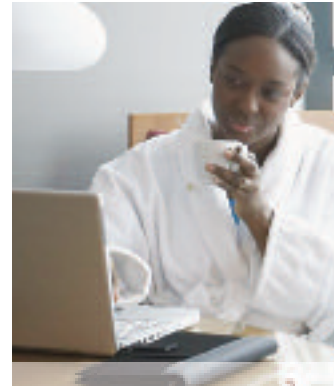
Cash Back at Point of Purchase



For quick cash when you're buying groceries, filling up your tank or running errands, remember that you can get cash back from your NWFCU checking account during your transaction anywhere you see the STAR logo. It's like having free ATM access whenever you shop.

Online Banking & Bill Payer

Online Banking is safe, secure, and free. Log on via www.nwfcu.org from any Internet browser to check balances, transfer funds, make payments, open new accounts and, with an NWFCU checking account, pay bills.



Add eStatements to your account to avoid mail delays and have secure, online access to 12 months of account history. And to help protect your account from fraudulent activity, enroll in our free e-LERT notification service. We'll help you monitor deposits, automatic withdrawals, balances and overdrafts when you opt-in for these or other valuable email notifications.

Mobile Banking

With your web-enabled cell phone, you can access your account at go.nwfcu.org. From this secure site, you can get the latest NWFCU news, check current rates, and find a branch or ATM near you. If you're an Online Banking user, your mobile capabilities are expanded to complete online banking access from your phone. View your accounts in detail and make account transfers just like you do from your PC. Plus, with the added power of an NWFCU checking account and free Bill Payer, you can even make payments from your mobile device.

Telephone & Text Banking

Conduct routine transactions such as balance inquiries, transfers, payments and reporting of lost or compromised ATM/debit or credit cards through *NorthwestXpress*, our automated, 24/7 Bank-by-Phone service (toll-free **1-800-932-7666**). Get started by calling the toll-free number and creating your secure personal identification number (PIN).

When you need assistance from a Member Service Representative or wish to apply for a loan by phone, our Call Center staff is standing by six days a week with early morning and evening hours to serve you (toll-free **1-866-709-8901**).

Bank-by-Mail

Do you live out of state? Or perhaps you just don't have the time to visit our branches. Our Bank-by-Mail kit gives you a supply of mailing labels and transaction vouchers so you can make deposits and payments with ease. You can also open accounts, apply for loans, request withdrawals and transfers, and add or change services via mail. Call or email to request a Bank-by-Mail kit.



To Learn More

For more information on any of these services:

- Visit www.nwfcu.org.
- Call **703-709-8901** or **1-866-709-8901** (toll-free).
- Stop by a branch.