



No matter where you live or work, **Northwest Federal Credit Union** (NWFCU) makes depositing checks, transferring funds, getting cash and managing your finances easy, with convenient access to your accounts by computer, phone, mail or in-person.

Sure, we may not have as many brick-and-mortar locations as the big national banks, but our emphasis is on *high-value service*, not high-priced real estate. As an NWFCU member, you can access your funds virtually 24 hours a day, and our remote banking services make conducting business with us simple and secure—whether you're at home, at work, or away on travel.

## Branches & Service Centers



In addition to our branches in the Northern Virginia area, we participate in two Shared Branch Networks which give you teller service, ATM access and the ability to conduct most transactions as if you were at an NWFCU branch. **Credit Union Family Service Centers** serve the D.C. metro area, and the national **CU Service Center** network brings you 3,500+ locations nationwide. Simply contact us to enroll your accounts in the network database to begin banking at the Shared Branch locations. Need to find the location nearest you? Log on to [www.nwfcu.org](http://www.nwfcu.org) or visit [go.nwfcu.org](http://go.nwfcu.org) from your web-enabled cell phone or PDA to use our handy branch and ATM Locator Wizard.

When you are in one of our branches, remember there's no need to wait in line if you have a deposit or loan payment to make...simply place your transaction in our secure drop box and we'll process it the same day.



## ATM Access



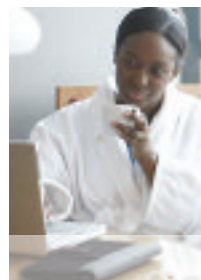
In addition to free NWFCU ATMs, we are proud to offer completely free transactions at more than 32,000 CO-OP Network and Alliance One ATMs across the country. *Completely free* means you won't be charged any NWFCU fees and you won't pay those hefty (\$3 or more!) surcharge fees either. CO-OP Network 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. To find free ATMs near you, visit [www.nwfcu.org](http://www.nwfcu.org) ([go.nwfcu.org](http://go.nwfcu.org) from your PDA) and use our Locator Wizard, or call toll-free **1-888-SITE-COOP** to use the voice-activated CO-OP Network ATM locator service.



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.

## Internet Banking & Bill Payer

Forget about buying stamps, mail delays resulting in late payments, dumpster diving and mail fraud worries—NWLink Internet Banking is safe, secure, and free. Log on via [www.nwfcu.org](http://www.nwfcu.org) from any Internet browser to check balances, transfer funds, make payments and, with an NWFCU checking account, pay bills.



## Mobile Banking

With your web-enabled cell phone or PDA, you can access your account at [go.nwfcu.org](http://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 NWLink Internet 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.

## Toll-Free Telephone 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. 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.

## Bank-by-Mail

Do you live out of state? Are you a seasonal 'snowbird'? Or perhaps you just don't have the time to make it to one of 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 convenience services:

- Give us a call.
- Stop by a branch.
- Log on to [www.nwfcu.org](http://www.nwfcu.org). (Here you'll also find up-to-the-minute rates, online loan applications, mortgage preapprovals, auto locating requests, members-only seminar listings, most of our forms and applications and Locator Wizard.)