

# Money Management

## 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](http://www.nwfcu.org)

### Mobile

[go.nwfcu.org](http://go.nwfcu.org)

### Email

[nwfcu@nwfcu.org](mailto:nwfcu@nwfcu.org)

## ABA Routing Number

**256075025**

Direct deposit, inbound wire transfers, ACH transactions



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



## Federally insured by NCUA.

All information is current as of 12/2011 and is subject to change without notice.



PSB (12/2011) 2M

Your Lifetime Financial Partner

**Northwest Federal Credit Union (NWFCU)** is dedicated to helping you realize your financial goals whatever they may be—reducing your debt, saving for a college education, buying your first home, or planning for retirement. We've partnered with **BALANCE<sup>SM</sup> Financial Fitness** to offer unbiased, confidential money management information and assistance. Best of all, **BALANCE** is free and is just a phone call away! **BALANCE** provides:

## InfoLine 1-888-456-2227

Think of this toll-free number as your personal financial hotline. There's no need for an appointment; simply pick up the phone and get answers on a variety of money management and credit-related questions. Call **1-888-456-2227** (toll-free) for confidential assistance Monday–Thursday 8:00 am–11:00 pm, Friday 8:00 am–8:00 pm, and Saturday 11:00 am–8:00 pm (EST).

## Money Management Counseling

If you need a more in-depth review of your financial situation or a comprehensive budget counseling session, telephone appointments are available day or evening hours on weekdays and weekends. Each 60-minute session is action-oriented and there is no limit to the number of sessions you may have. Multilingual counselors are available to discuss:

- Goal setting
- Budgeting
- Savings plans
- Credit reports
- Debt repayment and bankruptcy prevention
- Real estate ownership

**BALANCE** also offers a library of financial information available in English and Spanish.

## Debt Management Plans

Are you faced with a serious financial challenge or experiencing difficulty making ends meet? Job loss, divorce, or major medical issues can quickly deplete your financial reserves. **BALANCE** can help you get back on track with a debt management plan. Financial experts will work to consolidate bills and negotiate with creditors to lower payments and, in some cases, reduce or eliminate interest and fees.

## Credit Report Review

**BALANCE** will provide you with a low-cost copy of your credit report for review. Or you can obtain your credit report for free at **www.annualcreditreport.com**, then fax or mail it to **BALANCE** for a complimentary individualized analysis. (For an in-depth review, a phone appointment may need to be scheduled.)

## BalanceTrack<sup>®</sup> Personal Financial Education Center

With **BalanceTrack**, our online education center, you'll have the tools you need to make smart choices and reach your financial goals. Review the learning modules then complete the quiz at the end to test your skills. Topics range from learning more about credit to buying a home. Visit **www.nwfcu.org** and search "BalanceTrack" to get started.



## Housing Education Program

As a HUD-approved housing counseling agency, **BALANCE** provides educational tools to first time home buyers on all aspects of the home-buying process. If you're currently a homeowner struggling with mortgage payments, counselors will work closely with you to determine the best options available to you and provide help in avoiding foreclosure.

## Achieve BALANCE

A survey of **BALANCE** users shows how the program has helped many people achieve personal financial balance: 40% successfully purchased or refinanced a home; 21% purchased, refinanced or leased a new automobile; 72% significantly reduced their debt; and 40% began or increased a savings or investment plan.

**BALANCE** can help you master your money, too. Visit **www.nwfcu.org** or call **1-888-456-2227** today.