



Budget Guidelines from BALANCESM Experts

- **Housing** – Spend no more than 35% of net income on housing. Depending on whether you rent or own, that can include: mortgage/rent, insurance, taxes, and home maintenance.
- **Savings** – Save at least 10% of income throughout your working life. Make sure you have 3–6 months income in an emergency fund before you start saving for other goals.
- **Transportation** – Spend no more than 15% of net income on transportation. That includes: car payment, auto insurance, tag or license, maintenance, gasoline, and parking.
- **Debt** – Spend no more than 15% of net income on all other consumer debt: student loans, retail installment contracts, credit cards, personal loans, tax debt, and medical debts.
- **Other** – Spend no more than 25% of net income on all other expenses: food, clothing, entertainment, childcare, medical expenses, tithing/charity, and vacations.

Get all of your money management questions answered today!
Call BALANCE toll-free at
1-888-456-2227.



Website: www.nwfcu.org
Mobile: go.nwfcu.org
Email: nwfcu@nwfcu.org

TELEPHONE SERVICE

Call Center M–F: 7:00 a.m.–7:00 p.m. Sat: 8:00 a.m.–1:00 p.m.	703-709-8901 Fax 703-925-5113	or	1-866-709-8901 TTY 703-709-8919
Mortgage & Equity Loans 24-hour rate-line, option 3 M–F: 8:00 a.m.–4:30 p.m.	703-709-8921 Fax 703-709-5784	or	1-866-709-8921
NorthwestXpress 24-hour bank-by-phone	703-709-6917	or	1-800-932-7666
Auto Locating & Delivery Service	703-709-8900 ext. 6001	or	1-800-336-3384
Northwest Financial LLC Investment, Insurance & Tax Services	703-810-1072 Fax 703-810-1079	or	1-800-269-2156

MAILING ADDRESSES

General Correspondence P.O. Box 1229 Herndon, VA 20172-1229	Deposits & Payments P.O. Box 1610 Herndon, VA 20172-1610
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NWFCU BRANCHES & 24-HOUR ATMs

Chantilly Branch (VA) 14419 Chantilly Crossing Ln. M–F: 8:30 a.m.–7:00 p.m. Sat: 9:00 a.m.–1:00 p.m.	Herndon Branch (VA) 200 Spring St. M–F: 8:30 a.m.–7:00 p.m. Sat: 9:00 a.m.–1:00 p.m.
Manassas Branch (VA) 9730 Liberia Ave. Lobby M–F: 9:00 a.m.–7:00 p.m. Sat: 9:00 a.m.–1:00 p.m. Drive-thru M–F: 9:00 a.m.–7:00 p.m. Sat: 9:00 a.m.–2:00 p.m.	Vienna Branch (VA) 231 Maple Ave., East M–F: 8:30 a.m.–7:00 p.m. Sat: 9:00 a.m.–1:00 p.m.

ADDITIONAL ACCOUNT ACCESS

Online Banking Free NWLink Internet Banking at www.nwfcu.org	Nationwide ATMs 33,000+ free CO-OP Network and Alliance One ATMs
Mobile Banking From any web-enabled cell phone/PDA at go.nwfcu.org	Find a Branch or ATM Locator Wizard available on our website or mobile site
Shared Branch Banking 3,800+ branches to serve you across the U.S.	

ABA ROUTING NUMBER

256075025

(Direct deposit, inbound wire transfers, ACH transactions)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. NWFCU does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. All information is current as of 9/2009 and is subject to change without notice.



CU SERVICE CENTERS.
The Member-Friendly Financial Network

PSB (9/2009) 2M

Money Management



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 **BALANCESM 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. Whether it's buying your first house, purchasing a vehicle, 401(k) concerns, or other financial challenges, **BALANCE** certified counselors can help. Call **1-888-456-2227** (toll-free) for confidential assistance Monday–Thursday 8:00 a.m.–11:00 p.m., Friday 8:00 a.m.–8:00 p.m., and Saturday 11:00 a.m.–8:00 p.m. (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
- and more



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. A counselor will review the report and answer any questions you have regarding credit scoring, maintaining or improving your credit, and correcting inaccuracies. You'll learn what your rights are and specific action steps you can take to improve your credit score. (For an in-depth review, a phone appointment may need to be scheduled.)

BalanceTrack[®] 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. Complete one or more of 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.

Educational Resources

BALANCE also offers a library of financial information available in English or Spanish. Topics include:

- home ownership
- mastering your money
- balancing your checkbook
- assessing your personal finances
- estate planning
- raising money-smart kids
- how to establish credit
- mutual funds
- and more



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.

Another study reveals two-thirds of credit union members improved their credit scores within one year of receiving **BALANCE** credit report evaluations and counseling.

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

