

Business SAVINGS

Business Savings

A Business Savings Account is an excellent tool to help you prepare for future opportunities or unexpected expenses. With this low-cost, dividend-earning account, you can accumulate the funds you need for your business to operate efficiently and to plan for growth.

- \$5 minimum opening deposit
- No monthly maintenance fee
- Dividends compounded daily, paid monthly

Business Money Market

With a Business Money Market Account, you can earn a higher return on your investment with the convenience of immediate access to your funds, where and when you need it. Plus, as you increase your savings, your earnings increase with our tiered dividend rates.

- No minimum opening deposit requirement
- No minimum balance requirement
- Up to six (6) withdrawals per month; no more than three (3) may be made by check
- Free NWFCU ATM access
- Dividend rates are set monthly on our five-tiered program (rates and terms subject to change without notice):
 - Less than \$2,500
 - \$2,500 to \$24,999.99
 - \$25,000 to \$49,999.99
 - \$50,000 to \$99,999.99
 - \$100,000+
- Dividends are compounded daily from the date of deposit to the date of withdrawal and are credited to your account monthly

Business Share Certificates

Business Certificates* enable you to select the term, rate and method in which to earn higher dividends on your funds for pre-set periods of time.

- \$500 minimum opening deposit
- Terms available from three (3) months to five (5) years
- Jumbo certificates available on deposits of \$100,000 or more

**Business Certificates are not eligible for dividend rate bonuses or promotional rates.*

703-709-8901 • 1-866-709-8901
www.nwfcu.org



Northwest Federal Credit Union is federally insured by the National Credit Union Administration. We do business in accordance with the Federal Fair Housing Law and the the Equal Credit Opportunity Act. All information is current as of 4/2009 and is subject to change.

PSB (4/2009) 2M

Business CHECKING

Basic Business Checking

Our Basic Business Checking Account provides multiple account features that allow you to manage your transactions through one convenient, inexpensive operating account.

- \$100 minimum opening deposit
- \$2,000 minimum daily balance requirement to avoid \$10 monthly maintenance fee
- Up to **150 FREE** items per month (deposits and withdrawals); \$0.25 per item charge over 150
- Free overdraft protection from Business Savings
- Free online business banking and bill pay
- Free monthly electronic account activity statements
- Free *NorthwestXpress* 24/7 bank-by-phone service
- Free corporate MasterCard® debit card
- Access to more than 32,000 free Alliance One and CO-OP Network ATMs nationwide
- Free night depository services*
- Wire transfers

Business Dividend Checking

Business Dividend Checking gives you a low-cost checking account that offers the convenience of immediate access to funds and pays a higher rate of return.

- \$100 minimum opening deposit
- \$5,000 minimum daily balance requirement to avoid \$20 monthly maintenance fee
- Up to **250 FREE** items per month (deposits and withdrawals); \$0.25 per item charge over 250
- Free overdraft protection from Business Savings
- Free online business banking and bill pay
- Free monthly electronic account activity statements
- Free *NorthwestXpress* 24/7 bank-by-phone service
- Free corporate MasterCard® debit card with
- Access to more than 32,000 free Alliance One and CO-OP Network ATMs nationwide
- Free night depository services*
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*Available at Manassas, VA Branch only.

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Business LOANS

We understand what it takes for businesses to prosper in a competitive environment. With this in mind, we have partnered with Credit Union Business Capital (CUBC) and Potomac Business Services (PBS) to provide you with a variety of business loan options. CUBC will work directly with you to find the right solutions for all your needs. PBS specializes in commercial real estate loans.

Business Lines of Credit

Our lines of credit are the answer to your short-term funding requirements. Whether it's capital to increase inventory, fund seasonal cash flows or to take advantage of unexpected opportunities, we offer both revolving and closed-end credit programs to suit your needs. Call CUBC at **1-866-398-6655** or visit our website at www.nwfcu.org.

Business Term Loans

Term loans can provide funds for the purchase of equipment, vehicles, inventory or other fixed assets. These loans are secured by the assets you purchase and are priced at either fixed or variable rates. Call CUBC at **1-866-398-6655** or visit our website at www.nwfcu.org.

Business Real Estate Loans

For purchasing or refinancing of owner-occupied commercial real estate, we offer a number of financing options, including fully amortized loans. Call PBS at **240-747-2466** (or **240-747-2461**) or visit our website at www.nwfcu.org.

Small Business Administration (SBA) Loans

If you're looking for an excellent growth solution for your business, consider an SBA loan. SBA loans feature longer repayment terms, lower down payment requirements and more flexibility in underwriting than conventional business loans. If your plans are for business acquisition, expansion or an increase in working capital, CUBC can work with you and the SBA to determine the best option for you. Call CUBC at **1-866-398-6655** or visit our website at www.nwfcu.org.

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