



www.nwfcu.org
nwfcu@nwfcu.org

TELEPHONE SERVICE

Call Center 703-709-8901 or 1-866-709-8901
M-F: 7:00 A.M.–7:00 P.M. **Fax**
Sat: 8:00 A.M.–1:00 P.M. 703-709-9326

Mortgage & Equity Loans 703-709-8921 or 1-866-709-8921
24-hour rate-line, option 3 **Fax**
M-F: 8:00 A.M.–4:30 P.M. 703-709-5784

NorthwestXpress 703-709-6917 or 1-800-932-7666
24-hour bank-by-phone

Other Services 703-709-8900 or 1-800-336-3384
Auto Locating: ext. 6001

TTY Hearing Impaired 703-709-8919
M-F: 7:00 A.M.–7:00 P.M.
Sat: 8:00 A.M.–1:00 P.M.

Northwest Financial LLC 703-810-1072 or 1-800-269-2156
Investment & **Fax**
Insurance Services 703-810-1079

MAILING ADDRESSES

General Correspondence
P.O. Box 1229
Herndon, VA 20172-1229

Deposits & Payments
P.O. Box 1610
Herndon, VA 20172-1610

NWFCU BRANCHES & 24-HOUR ATMs

Hours
M-F: 8:30 A.M.–7:00 P.M.
Sat: 9:00 A.M.–Noon

Chantilly Branch (VA)
Chantilly Crossing
14419 Chantilly Crossing Ln.

Herndon Branch (VA)
Enterprise Building
200 Spring St.

Vienna Branch (VA)
Glyndon Plaza
231 Maple Ave., East

CU FAMILY SERVICE CENTERS*

Hours
M-F: 9:00 A.M.–7:00 P.M.
Sat: 9:00 A.M.–2:00 P.M.

Capitol Heights (MD)
9001 Central Ave. (Rt. 214)

Marlow Heights (MD)
4003 Branch Ave.

Falls Church (VA)
1118 Broad St. (Rt. 7)

Springfield (VA)
6314 Springfield Plaza

*Before you can use a CU Family Service Center, your account number(s) must be enrolled in our special shared branch database. Contact our Call Center at 703-709-8901 (toll-free 1-866-709-8901) for details. Some CU Family Service Center policies, procedures and transactions capabilities may differ from those at NWFCU. For more locations, visit www.nwfcu.org.

ABA ROUTING NUMBER

256075025

(Direct deposit, inbound wire transfers, ACH transactions)



Your savings federally insured to at least \$100,000 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 8/2007 and is subject to change.



CU SERVICE CENTERS
The Member-Friendly Financial Network

PSB (8/2007) 2M

Buyer/Seller Rebates



To Enroll and Save

1. Register online from our website, www.nwfcu.org, or call us at **703-709-8921 (1-866-709-8921 toll free)** and we'll register you in about five minutes.
2. Log on to the CU Realty site to select a REALTOR® from our Approved Agent network.
3. Conduct your purchase/sale and close on your transaction.
4. Receive your rebate upon completion of a quality service survey.

CU Realty Availability

Should you wish to speak with a CU Realty representative at any time during your real estate transaction, call **1-800-203-9014**.

States and/or major metropolitan areas currently included in the CU Realty program include:

- Arizona
- California
- Colorado
- District of Columbia
- Florida
- Kansas
- Maryland
- Minnesota
- Missouri
- Nevada
- New Mexico
- New York
- North Carolina
- Ohio
- Pennsylvania
- Texas
- Virginia

In some states, not all towns, cities or counties participate in the program. New cities, states and real estate agents continuously join the program. Terms and disbursement of rebates may vary by state.

Your Lifetime Financial Partner

Northwest Federal Credit Union (NWFCU) offers its members a comprehensive real estate and rebate program to help make the process of buying or selling a home simple and more affordable. Available free to NWFCU members, our **CU Realty** program puts property search tools, market price analyses and top-quality, pre-screened real estate agents at your fingertips.

Buy or Sell with Confidence

Buying a home is probably the biggest single financial investment you'll ever make. Selling a home brings pressures of its own and involves timing, price and the expert advice of a professional REALTOR®. With NWFCU and CU Realty, you'll be skillfully guided through the process and connected to our Approved Agent network. These local market experts are hand-picked and held accountable to NWFCU's strict standards. We're in constant contact with you and with your agent to ensure that all of your needs are being met.



Get Cash Back

When you participate in the CU Realty program — a simple five-minute enrollment process — you'll earn a **cash rebate of up to 20% of your agent's commission**, based upon the sale price of the home. The rebate is awarded at closing and can be used as you like; apply it to the purchase price of your home, use it toward closing costs, or take the cash to decorate your new place. The choice is yours!

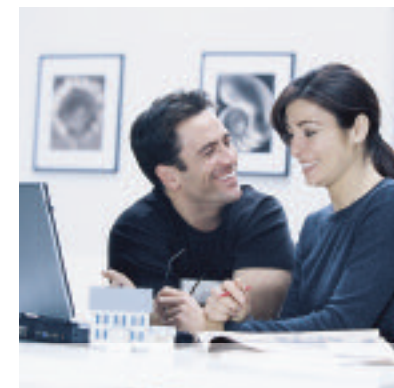
Here's a sample of the kind of cash you'll save *anytime* you use our CU Realty program to buy or sell a home:

Home Sale Price	Rebate to Member*
\$200,000	\$1,200
\$400,000	\$2,400
\$600,000	\$3,600
\$800,000	\$4,800

* Rebates are awarded to buyers and sellers registered in the CU Realty program before they begin their home search or sale and who use a REALTOR® from the Approved Agent network. Examples of rebate amounts shown here are based on 3% commission rate; your agent's commission rate may differ.

Property Search Tools

With the CU Realty program, you can do as much or as little homework as you like to supplement the services of your real estate agent. Our online decision support tools include complete, unrestricted access to the same database of properties that the pros use, plus calculators, maps and more.



For Home Buyers

- Access local and national property listings to search for your next home.
- Search by area, price, style of home, number of bedrooms or other variables important to you.
- Get detailed property descriptions, maps and photographs.
- Research local schools, including class sizes, student-teacher ratios and special programs.
- See neighborhood demographics and population figures.
- Read bios of the Approved Agents available to represent you in your purchase.
- Earn a rebate of up to 20% of your agent's commission.

For Home Sellers

- Find out what your home is worth.
- Research sales prices of properties comparable to yours.
- Learn which improvements give the best return on your investment.
- Get tips for preparing your home for sale.
- Research the community you plan to move to next, including demographics, schools and maps.
- Read bios of the Approved Agents available to represent you throughout your sale.
- Earn a rebate of up to 20% of your agent's commission.