



Credit Cards

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

Mobile

go.nwfcu.org

Email

nwfcu@nwfcu.org

ABA Routing Number

256075025

Direct deposit, inbound wire transfers, ACH transactions



Apply online at www.nwfcu.org

Check Our Rates

For current rates on our Visa® and MasterCard® credit cards:

- Visit www.nwfcu.org
- Check go.nwfcu.org from your mobile phone
- Stop by any branch

Transfer & Save

Why put up with bank credit cards with hidden fees and surprise adjustments or department store cards with higher interest rates? Our cards come with no teaser rates, no balance transfer fees, no cash advance fees and no surprises. Transfer your balances to your NWFCU Visa or MasterCard and start saving today.

Apply Now

Apply online at www.nwfcu.org, stop by a branch or call our Call Center to request a paper application.



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



CU SERVICE CENTERS
The Member-Friendly Financial Network



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's (NWFCU) credit cards offer you some of the best features, values and rates available without hidden fees and unexpected changes in benefits or card payment terms. Compare our Visa® Platinum and Member Rewards MasterCard® to bank credit cards and you'll see that NWFCU provides incredible savings and more benefits.

All of our credit cards feature no annual fee, no balance transfer fee and no cash advance fee (foreign transactions are subject to a fee of up to 1% of the transaction amount). You'll also enjoy generous credit limits (up to \$50,000) among other outstanding features.

Visa Platinum

Our Visa Platinum card offers these valuable benefits for greater purchasing power:

- Low variable rate – Initial Annual Percentage Rate (APR) will range from 7.00% to 18.00% based on your creditworthiness.¹ After this, your APR is subject to change monthly based on the Prime Rate published in the *Wall Street Journal* on the last business day of the prior month.
- Worldwide toll-free assistance, 24/7
- Emergency cash disbursement and card replacement, usually within 24 hours
- Zero liability – Only pay for what you've purchased, protecting you from unauthorized use of your card and account information
- Purchase protection reimbursement – Replacement or repair of damaged or stolen purchases within the first 90 days

For peace of mind when you travel, simply charge your tickets, purchases, and car rental to your NWFCU Visa Platinum card to receive these benefits at no extra cost:

- Auto rental insurance
- Emergency medical coverage
- Travel accident insurance up to \$500,000
- Compensation for personal property stolen from your hotel room
- Reimbursement for lost luggage and its contents (up to \$3,000/trip)

FirstCard Visa Platinum

Designed exclusively for members age 15–22, our FirstCard Visa Platinum provides all the benefits of a platinum card with a non-variable Annual Percentage Rate (APR) of 9.99%¹ and reasonable credit limits designed to help build fiscal responsibility and a solid credit history.

- To help our younger members understand credit, completion of the online course "Credit Matters" is required as part of the credit application.
- Members under age 21 may require an adult co-signer in order to receive a FirstCard Visa Platinum.
- For applicants under age 18, the credit limit is \$250; for applicants age 18–22, the credit limit is \$1,000.

For details and to link to the online course, visit www.nwfcu.org and search "FirstCard."



Share Secured Visa

For our members just starting to build a credit history or trying to re-build their credit, NWFCU offers a special "share secured" Visa which uses your savings account as collateral for your Visa Platinum card charges. (The share balance pledged as collateral must equal your approved credit limit.)



Member Rewards MasterCard

Looking for a card with points as perks? Our Member Rewards MasterCard provides benefits similar to our Visa Platinum plus the reward of points redeemable for travel, merchandise, or cash back.

Member Rewards MasterCard options include:

- Low variable rate – Initial Annual Percentage Rate (APR) will range from 8.00% to 18.00% based on your creditworthiness¹; after this, your APR is subject to change monthly based on the Prime Rate published in the *Wall Street Journal* on the last business day of the prior month
- 5,000 bonus points with the first purchase on your new card
- Extra points when you get an NWFCU mortgage loan, equity loan and/or car loan/lease²
- One point per dollar charged in net purchases redeemable for travel, merchandise, or cash back
- Pay ahead option – Pay at least double your minimum payment and you can skip the next month's payment
- Online site—www.ScoreCardRewards.com—to check your point balance and redeem your points online for merchandise and travel awards

¹ Annual Percentage Rate applies to purchases, balance transfers, and cash advances.

² Not valid on refinancing an existing NWFCU loan.