



Website: [www.nwfcu.org](http://www.nwfcu.org)  
 Mobile: [go.nwfcu.org](http://go.nwfcu.org)  
 Email: [nwfcu@nwfcu.org](mailto:nwfcu@nwfcu.org)

### TELEPHONE SERVICE

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

### MAILING ADDRESSES

<b>General Correspondence</b> P.O. Box 1229 Herndon, VA 20172-1229	<b>Deposits &amp; Payments</b> P.O. Box 1610 Herndon, VA 20172-1610
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### NWFCU BRANCHES & 24-HOUR ATMs

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

<b>Online Banking</b> Free NWLink Internet Banking at <a href="http://www.nwfcu.org">www.nwfcu.org</a>	<b>Shared Branch Banking</b> 3,800+ branches to serve you across the U.S.
<b>Mobile Banking</b> From any web-enabled cell phone/PDA at <a href="http://go.nwfcu.org">go.nwfcu.org</a>	<b>Nationwide ATMs</b> 33,000+ free CO-OP Network and Alliance One ATMs
<b>NorthwestXpress</b> 24-hour bank-by-phone service from any touch-tone phone	<b>Find a Branch or ATM</b> Locator Wizard available on our website or mobile site

### 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 1/2010 and is subject to change without notice.



CU SERVICE CENTERS.  
The Member-Friendly Financial Network

PSB (1/2010) 2M

# Credit Cards



Apply online at [www.nwfcu.org](http://www.nwfcu.org)



## Check Our Rates

For current rates on our Visa® and MasterCard®:

- Visit [www.nwfcu.org](http://www.nwfcu.org)
- Call NorthwestXpress at 703-709-6917 or 1-800-932-7666 (toll-free)
- Stop by any branch

## Transfer & Save

Why put up with bank credit cards riddled with hidden fees and surprise adjustments or department store cards which could be charging you a hefty interest rate? 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 when you spend.

## Apply Now

Apply online at [www.nwfcu.org](http://www.nwfcu.org), stop by a branch or call our Call Center to request a paper application.

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 Travel Rewards Gold MasterCard® to bank credit cards and you'll see that NWFCU provides incredible savings and free added benefits.



No matter which card you choose, you'll enjoy a 25-day grace period for purchases, no-fee cash advances, no-fee balance transfers and generous credit limits (up to \$50,000) among other outstanding features.

## Visa Platinum

Our Visa Platinum card offers a low variable interest rate and these valuable benefits for greater purchasing power:

- No annual fee
- Low variable rate
- 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, the FirstCard Visa Platinum provides all the benefits of a platinum card with a low non-variable rate, no annual fee, 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 18 must have a co-applicant 18 years or older; \$250 credit limit
- For applicants age 18–22, the credit limit is \$1,000

For details and to link to the online course, visit [www.nwfcu.org](http://www.nwfcu.org) and search "FirstCard."

## Share Secured Visa Platinum

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.)

## Travel Rewards Gold MasterCard

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

- No annual fee
- 5,000 bonus points upon approval
- Extra points when you get an NWFCU mortgage, equity and/or car loan/lease<sup>2</sup>
- One point per dollar charged in net purchases redeemable for travel or cash back
- Pay ahead option—pay at least double your minimum payment and you can skip the next month's payment
- A free quarterly statement of points earned, used and expired<sup>3</sup>



Here's a sampling of how you can reward yourself with cash back or travel any U.S.-based airline with NO black-out dates:

- 25,000 Points<sup>4</sup> – \$250 cash back *or* a round-trip ticket (up to \$500) between and within any of the 48 contiguous United States
- 35,000 Points<sup>4</sup> – \$350 cash back *or* a round-trip ticket (up to \$700) between any of the 48 contiguous United States and Mexico, the Caribbean, or Canada
- 40,000 Points<sup>4</sup> – \$400 cash back *or* a round-trip ticket (up to \$800) between any of the 48 contiguous United States and Alaska or Hawaii or from Alaska or Hawaii to Mexico, the Caribbean, or Canada
- 50,000 Points<sup>4</sup> – \$500 cash back *or* a round-trip ticket (up to \$1,000) between any of the 48 contiguous United States to Europe

<sup>1</sup> Annual fee current as of 9/2009. Subject to change without notice.

<sup>2</sup> Not valid on refinancing an existing NWFCU loan.

<sup>3</sup> Any unused points will expire after five (5) years.

<sup>4</sup> Business and first class options also available. Other restrictions apply. See separate Travel Rewards disclosure. Check with NWFCU to see if additional rewards have been added.