

## 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 or <b>Fax</b> 703-925-5113	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 or <b>Fax</b> 703-709-5784	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 or ext. 6001	1-800-336-3384
<b>Northwest Financial LLC</b> Investment, Insurance & Tax Services	703-810-1072 or <b>Fax</b> 703-810-1079	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) 1M

# Credit Line



Your Lifetime Financial Partner

**Northwest Federal Credit Union (NWFCU)** offers its members a flexible Line of Credit (LOC) Loan that can serve as a convenient source of funds for:

- Overdraft protection on your Credit Union checking account
- Emergency expenses
- Unexpected purchases
- Bill consolidation



## Affordable Rate, Great Terms

A LOC Loan is an unsecured, revolving line of credit that you can tap into as needed and use for any purpose. You'll enjoy its credit card-like versatility and these features:

- Low, variable interest rate
- No annual fee
- No cash advance fee
- No balance transfer fee

## Convenient to Use

You can easily access your line of credit whether you're at home, on vacation or out of the country:

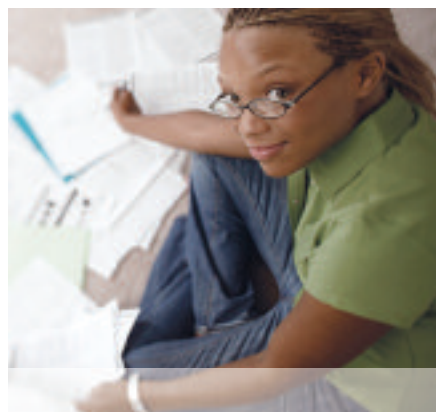
- Use your Debit MasterCard® or ATM card at our ATMs, as well as at Alliance One, CO-OP Network, STAR and Cirrus ATMs.
- Stop by any NWFCU branch or CU Service Center to withdraw funds in person.
- Transfer funds through NWLink Internet Banking at [www.nwfcu.org](http://www.nwfcu.org).
- Call *NorthwestXpress* Bank-by-Phone at **703-709-6917** or **1-800-932-7666** (toll-free) to transfer funds by phone.
- Contact the Call Center to request a check.

## Simplify Your Finances

Free yourself from multiple installment loans and inflated credit card interest rates from other financial institutions or retail stores—roll those bills into your line of credit. A single loan will make it easier for you to track your spending habits and payment due dates. And payments are simple when you set up automatic transfers from your share savings, checking, or money market account to your LOC Loan.

## Peace of Mind

Since your LOC Loan provides access to cash whenever and wherever you need it, you'll always feel in control of your finances and prepared for whatever comes along. You can also designate your line of credit to kick in as overdraft protection for those times when you either miscalculated your checking account balance or incurred an unexpected expense.



## Easy to Apply

To start enjoying the convenience and versatility that an NWFCU line of credit provides, apply online at [www.nwfcu.org](http://www.nwfcu.org) or call **703-709-8901** (**1-866-709-8901** toll-free).