

Financial Education

It's never too early to start saving for your future, yet many of us find it difficult to develop a savings plan. NWFCU offers a variety of free resources to help you reach your financial goals. Log on to www.nwfcu.org to:

- Access our interactive financial calculators
- Learn of upcoming free financial planning seminars
- Visit our fun, helpful Youth Club websites

In addition, our partnership with BALANCE Financial Fitness Program will help you learn how to develop a budget, control your debt and more.



At NWFCU, we offer easy access savings programs and competitive dividend rates—providing you with a higher return on your investments. And your money is safe at NWFCU: each account is insured to at least \$250,000 by the National Credit Union Administration (NCUA), an agency of the U.S. government. Individual Retirement Accounts (IRAs) are insured separately to

at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF).

Current Rates & Information

You can get current savings rates in all of the following places:

- NWFCU website: www.nwfcu.org
- Mobile banking: go.nwfcu.org
- *NorthwestXpress* 24-hour Bank-by-Phone service: **703-709-6917** or **1-800-932-7666** (toll-free)
- NWFCU's Call Center: **703-709-8901** or **1-866-709-8901** (toll-free)
- Rate boards in all NWFCU branches



Savings Accounts

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



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 11/2011 and is subject to change without notice.



PSB (11/2011) 1M

Your Lifetime Financial Partner

Northwest Federal Credit Union (NWFCU) helps you make the most of your hard-earned money. Whether you're saving for a rainy day, a downpayment on a home, funding your child's education or planning for retirement, we offer a variety of account options to meet your needs.



Share Savings Account

Your initial \$5 deposit establishes your "share" of credit union ownership and opens the door to NWFCU membership benefits. This basic savings account earns daily dividends and offers complete liquidity.

Money Market Account

With a Money Market Account, the more money you deposit, the higher your dividends, with tiered rates for amounts up to \$100,000 and more. This account features:

- No minimum balance
- Higher dividends than our Share Savings Account
- Complete liquidity with unlimited, over-the-counter and NWFCU ATM access
- Automatic deposits via direct deposit or payroll deduction
- Convenient check withdrawals (up to three per month)

Checking Accounts

You need a checking account that's easy to manage and works seamlessly with your lifestyle. That's why we offer several different checking account options designed for your individual needs. From free checking with no monthly fee and no minimum balance requirements, to an account that pays you dividends, NWFCU has the right checking account for you. For more information, ask one of our representatives for more details.

Holiday Club Account

With our Holiday Club Account, it's easy to save in small increments all year long. Set aside funds for special purposes such as gifts, a family vacation, or other annual expenses. Holiday Club Accounts earn the same dividend rate as our Share Savings Account.

The Club Account year runs from October 1 through September 30. Deposits can be made in any amount at any time; you can even fund the account with the convenience of direct deposit or payroll deduction. On the last business day in September, the money from your Holiday Club Account is automatically deposited to your Share Savings Account or Checking Account.

If at any time you need to access funds in your Holiday Club Account during the Club Account year, you may close the account and receive all funds plus earned dividends. However, if you close the account during a club year, you cannot reopen the account until the next club year.

Certificates

Our certificates pay competitive dividends and can be opened with as little as \$500 (\$100 one-year term for qualified Youth Club members). With our "select your own certificate" program, you select your terms, from 90 days to five years. We also offer jumbo certificates, for deposits of \$100,000 or more, and Add-on Certificates, where you can add funds to the certificate throughout the term. Plus, Premier Checking account holders and Heritage Club members are eligible for a certificate rate bonus.

Individual Retirement Account (IRA)

With an NWFCU IRA, you'll enjoy the security of an insured account as you earn dividends. NWFCU offers three types of IRAs: Traditional, Roth, and Coverdell Education Savings Accounts. Depending on your adjusted gross income and the type of IRA you open, your contributions *may* be tax deductible. For added convenience, you can fund your IRA through payroll deduction. For more information about our IRA programs, or to transfer existing IRA funds to NWFCU, speak with an IRA Specialist at **703-709-8900** (or **1-800-336-3384** toll-free), **ext. 6289**.

Youth Club Accounts

Our Youth Club Accounts help parents teach valuable lessons while helping children build the savings skills they'll need to establish solid financial futures. From newborns to the college-bound, we have Youth Club Accounts that are perfect for you and your family. Each account offers a number of ways to make saving fun, rewarding and educational for members of every age. Ask one of our representatives for details.

Custodial Account

Any NWFCU member can establish a Custodial Account for the benefit of a child. These savings accounts are often set up for funding a financial future, preparing for education expenses or establishing a savings nest egg. An NWFCU Custodial Account earns daily dividends at the same rate as our Share Savings Account.

This is established using the child's Social Security number and all assets in the account belong to the minor. The "custodian" (parent or other adult) controls the account until the child reaches the age of 18 or 21, the age designated by the custodian when the account is opened (assets are irrevocable). Before the child reaches legal adulthood, you can also make account withdrawals to spend on the child's behalf. Ask a representative for details.

Trust Account

A Trust Account can help you manage funds in the event that you are incapacitated, plus provide for your loved ones in the future, reduce estate taxes and allow your assets to be passed to designated beneficiaries under conditions you determine, while avoiding probate. Once established, the trust becomes the legal owner of any assets transferred into it. NWFCU offers both Revocable (Living) Trust Accounts and Irrevocable Trust Accounts. For more information, see one of our representatives to request a Trust Account brochure.