

Financial Education

It's never too early to start saving for your future, yet many of us find it difficult to develop and stick with 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 and educators
- Learn of upcoming free financial planning seminars
- Request any of our financial publications
- Visit our fun, helpful Youth Club websites

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



At NWFCU, we offer easy access, systematic 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



Website: www.nwfcu.org
 Mobile: go.nwfcu.org
 Email: nwfcu@nwfcu.org

TELEPHONE SERVICE

Call Center M-F: 7:00 A.M.–7:00 P.M. Sat: 8:00 A.M.–1:00 P.M.	703-709-8901 or 1-866-709-8901 Fax 703-709-9326
Mortgage & Equity Loans 24-hour rate-line, option 3 M-F: 8:00 A.M.–4:30 P.M.	703-709-8921 or 1-866-709-8921 Fax 703-709-5784
NorthwestXpress 24-hour bank-by-phone	703-709-6917 or 1-800-932-7666
Auto Locating & Delivery Service	703-709-8900 or 1-800-336-3384 ext. 6001
TTY Hearing Impaired M-F: 7:00 A.M.–7:00 P.M. Sat: 8:00 A.M.–1:00 P.M.	703-709-8919
Northwest Financial LLC Investment, Insurance & Tax Services	703-810-1072 or 1-800-269-2156 Fax 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	CU FAMILY SERVICE CENTERS*
Hours M-F: 8:30 A.M.–7:00 P.M. Sat: 9:00 A.M.–Noon	Hours M-F: 9:00 A.M.–7:00 P.M. Sat: 9:00 A.M.–2:00 P.M.
Chantilly Branch (VA) 14419 Chantilly Crossing Ln.	Capitol Heights (MD) 9001 Central Ave. (Rt. 214)
Herndon Branch (VA) 200 Spring St.	Marlow Heights (MD) 4003 Branch Ave.
Vienna Branch (VA) 231 Maple Ave., East	Falls Church (VA) 1118 Broad St. (Rt. 7)
Manassas Branch (VA) COMING SOON –9650 Liberia Ave.	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 (1-866-709-8901 toll-free) 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 \$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 10/2008 and is subject to change without notice.**



CU SERVICE CENTERS.
The Member Friendly Financial Network

PSB (10/2008) 2M

Savings Accounts



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 deposit account options to suit 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 more your savings will earn, with tiered rates for amounts less than \$2,500 to more than \$100,000. This account features:

- 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)
- Fee-free overdraft protection on any NWFCU Checking Account

Checking Accounts

NWFCU understands that in addition to savings 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 a zero monthly fee account with no minimum balance requirements, to an account that pays you dividends, NWFCU has the right checking account for you. For more information, ask for our Checking Choices brochure.

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 personal property taxes, 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. These small, regular deposits come back to you as a bonus windfall!

If you need to access the 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 can you 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 serve as a tool to 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 Youth Club Account offers a number of ways to make saving fun, rewarding and educational for members of every age. For more details, ask for a Youth Club Accounts brochure.

Custodial Account

Any NWFCU member—parent, grandparent or other adult—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.

We also offer a special Sweet Pea Custodial Account for babies and toddlers up to age three featuring savings rewards and extra benefits.

For complete details or to open an account for a special child in your life, ask for our Custodial Account or Sweet Pea Custodial Account brochure.

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, contact us to request a Trust Account brochure.