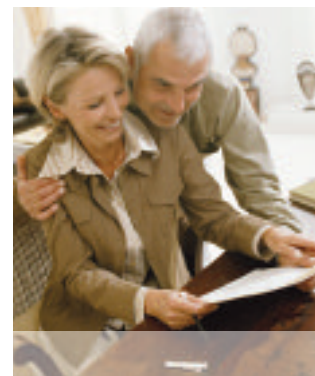


U.S. Savings Bonds

Series EE Bonds are available in \$50–\$5,000 denominations and can be purchased at any branch or by mail through our Call Center. Sign up for our Bond-of-the-Month Plan and purchase bonds in the denomination of your choice with a convenient monthly transfer from your share savings or



checking account. Savings Bonds are backed by the U.S. government and any interest earned is deferred until the bond is redeemed.

Wire Transfers

When you need to transfer money to another financial institution, whether

foreign or domestic, NWFCU's wire service is reliable and secure. Contact our Call Center or stop by a branch to use this convenient service.

Convenient Access

Automated Teller Machines (ATMs)

Our members have access to more than 32,000 FREE ATMs worldwide. To find one near you, use our ATM Locator Wizard at www.nwfcu.org (click on 'ATMs & Branches'). Enter a city and state, and the wizard will display all the CO-OP Network and Alliance One ATM locations for that area. The handy wizard works on your handheld device, too, at go.nwfcu.org. And you can always call **1-888-SITE-COOP** toll-free for a voice activated ATM Locator.

Bank-by-Mail

Use our Bank-by-Mail kit to make deposits and loan payments, request check withdrawals and transfer funds, apply for loans and credit cards, and more.

NorthwestXpress Bank-by-Phone

Enjoy 24-hour account access by touch-tone phone. Check your account balances, verify deposits and payments, transfer funds, calculate loan payments and get current rates.

NWLink Internet Banking and Bill Payer

A personal computer with Internet access or web-enabled cell phone is all you need to bank anytime, anywhere with secure access to all your NWFCU accounts. Check account balances, make NWFCU loan and credit card payments, transfer funds between your accounts and more. Combine NWLink with any NWFCU checking account and you can pay your bills online, too. And at NWFCU, there's no charge to bank or pay bills online!



Mobile Banking

Access NWLink accounts, check current rates, locate an ATM, or find a shared branch from any web-enabled phone or PDA at go.nwfcu.org.

Telecommunication Device for the Hearing Impaired (TTY)

Hearing impaired members can request information and conduct credit union business via our TTY number listed on the back panel. In order to access our TTY, the member must have a TTY as well.

Telephone Service 6 Days a Week

If you have questions about our services or your accounts, NWFCU is just a phone call away. Apply for loans, request account transfers, update your address and more through our Call Center.

Website

Visit www.nwfcu.org for current loan and dividend rates, financial calculators and educators, product and service information, free seminars and events or to apply for a loan.

Contact Us

For more details on any of these services:

- Visit www.nwfcu.org
- Phone our Call Center at **703-709-8901** or **1-866-709-8901** (toll-free)
- Stop by the nearest branch



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

Chantilly Branch (VA)
14419 Chantilly Crossing Ln.
M–F: 8:30 a.m.–7:00 p.m.
Sat: 9:00 a.m.–1:00 p.m.

Herndon Branch (VA)
200 Spring St.
M–F: 8:30 a.m.–7:00 p.m.
Sat: 9:00 a.m.–1:00 p.m.

Manassas Branch (VA)
9730 Liberia Ave.
Lobby M–F: 9:00 a.m.–7:00 p.m.
Sat: 9:00 a.m.–1:00 p.m.
Drive-thru M–F: 9:00 a.m.–7:00 p.m.
Sat: 9:00 a.m.–2:00 p.m.

Vienna Branch (VA)
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

Online Banking
Free NWLink Internet Banking at www.nwfcu.org

Mobile Banking
From any web-enabled cell phone/PDA at go.nwfcu.org

Shared Branch Banking
3,500+ branches to serve you across the U.S.

Nationwide ATMs
32,000+ free CO-OP Network and Alliance One ATMs

Find a Branch or ATM
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 4/2009 and is subject to change without notice.**



PSB (4/2009) 1M

Member Conveniences



Your Lifetime Financial Partner

Northwest Federal Credit Union (NWFCU) is your one-stop financial resource. From conducting transactions or applying for a loan to investing in your child's education, purchasing a vehicle, or buying/selling a home, we're the financial institution you can trust. Turn to NWFCU first for a full range of convenient, money-saving services for every stage of your life.

Vehicle Services

Auto Resource Center

Save time and money the next time you purchase or lease a car by visiting one of NWFCU's Auto Resource Centers. Research various makes and models of new and used vehicles, determine how much you can afford, calculate payments, and get pre-approved for your loan all in one place!



Our auto resource libraries have current issues of *MotorTrend*, *Auto Week*, *Car and Driver*, *Consumer Reports*, as well as NADA used car guides, comparisons of financing options and information about the negotiating process. Looking for a new car? Ask for a free **PC Carbook** printout and get the facts you need on the make and model of your choice, including invoice price, retail price and destination charges.

If you have a particular used automobile in mind, you can order a free* **CARFAX**® Vehicle History Report. All you'll need is the Vehicle Identification Number (VIN) to complete our online request form at www.nwfcu.org. Your CARFAX report will disclose if the vehicle has an accident history, odometer fraud, or other potentially costly, hidden problems.

*Your account will be charged \$8.99 to run the CARFAX report. If you finance the vehicle through NWFCU, \$8.99 will be refunded following loan disbursement.

Auto Locating & Delivery Service

When you're ready to buy a new car, avoid the hassles of shopping and negotiating and let NWFCU do the legwork for you with our Auto Locating & Delivery Service. You provide us with the make, model, color and options you want; we work with our network of dealers to find the exact car and negotiate the price for you. Delivery is arranged at your convenience—at any NWFCU branch or by appointment at the car dealership. This service (available only in the Washington, D.C. Metro area) is **free** when you finance your vehicle through NWFCU.

Online Auto Auction

Get a great deal on pre-owned, off-lease vehicles. Visit our website regularly to see what we have available for auction.

Real Estate Rebate Program

Our **CU Realty** program is a property search and rebate program for home buyers and sellers. Get unrestricted access to the same database of home listings real estate agents use, comparable sales and housing prices in many states, a "report card" on local schools, neighborhood demographics, and more. Best of all, you'll get a cash rebate—up to 20% of your agent's commission—when you buy or sell using a CU Realty Approved Agent.



Home Sale Price	Rebate to Member*
\$200,000	\$1,200
\$400,000	\$2,400
\$600,000	\$3,600
\$800,000	\$4,800

*Rebates are awarded to buyers and sellers registered in the CU Realty program before they begin their home search or sale and who use a Realtor® from the Approved Agent network. Examples or rebate amounts shown here are based on 3% commission rate; your agent's commission rate may differ.

Convenience Services

Automated Clearing House (ACH)

The ACH network is a nationwide electronic funds transfer system that provides a fast, secure way to make deposits and payments. This allows you to receive electronic payments and direct deposits from financial institutions, pension funds and most large companies, plus make recurring payments, such as insurance or mortgage payments, from your share savings, checking account or add-on certificate without having to write a check.

Coin Counting Machines

Don't pay fees of 9% or more elsewhere. Our free coin machines automatically count your spare change and deposit it directly into your share savings account.

Direct Deposit

Receive immediate access to your funds on payday when you have your payroll check, Social Security, pension or annuity check automatically deposited to your NWFCU account with direct deposit. Have the funds deposited into the account of your choice—share savings, checking, money market, add-on certificate or holiday club—fee-free!

IRS Withholding Depository

NWFCU accepts employee payroll tax deposits on behalf of the U.S. Treasury for members who operate a business.

Notary Public Service

NWFCU has free notary public services available to members at all staffed, walk-in branches.

Pre-Authorized Transfers

With a pre-authorized transfer, you decide the amount and timing of automatic transfers between NWFCU accounts. Funds can be distributed weekly, biweekly, monthly or annually to your IRA, share savings, checking, money market account, add-on certificate or loans—including auto, mortgage and equity loans. Or, you can transfer funds into another member's account, such as an account held by your spouse or child.

Safe Deposit Boxes

NWFCU's Herndon and Manassas Branches offer safe deposit boxes—the ideal place to protect your important documents and other valuables. You can access your safe deposit box during regular business hours.

We offer four box sizes to fit your needs. (Call first to check availability.)

- 3" x 5" x 21" \$30.00
- 3" x 10" x 21" \$55.00
- 5" x 10" x 21" \$80.00
- 10" x 10" x 21" \$135.00

TravelMoney Card

NWFCU offers this reloadable* Visa® debit card as a convenient alternative to traveler's cheques or cash. It offers PIN and signature security and is replaceable if lost or stolen. You'll enjoy 24-hour emergency assistance if you ever need replacement cash, plus it makes staying within your budget easy. Load your TravelMoney card at any NWFCU branch and make purchases at 25 million merchants worldwide, or use it at ATMs around the world to get local currency.



*See terms and conditions provided with your card for types of funds accepted and for ways your card can be reloaded.

My Travel Wallet

If you're heading overseas, My Travel Wallet is your online source for foreign currency. With the click of a mouse, you can have foreign funds delivered to your doorstep before your trip. When you return, simply exchange remaining foreign currency for U.S. dollars at any NWFCU branch.