

## Convenient Access

### Automated Teller Machines (ATMs)

Our members have access to more than 33,000 FREE ATMs nationwide. To find a CO-OP Network or Alliance One ATM near you, use our Locator Wizard at [www.nwfcu.org](http://www.nwfcu.org). The handy wizard works on your handheld device, too, at [go.nwfcu.org](http://go.nwfcu.org). Or call **1-888-SITE-COOP** toll-free for a voice activated ATM Locator.

### Branches & Service Centers

In addition to our staffed branches across Northern Virginia, we are part of a national shared branch network, which allows you to conduct most types of transactions at over 4,300 Service Centers, including many partner Credit Unions.

### 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

Call **703-709-6917 (1-800-932-7666 toll-free)** to 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.

### Online Banking & Bill Payer

Visit [www.nwfcu.org](http://www.nwfcu.org) to access all your NWFCU accounts. Check account balances, make NWFCU loan and credit card payments, transfer funds between your accounts, open new accounts and more. Combine Online Banking 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 accounts, check current rates, locate an ATM, or find a branch or service location from any web-enabled phone or PDA at [go.nwfcu.org](http://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.

# Member Benefits

### 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](http://www.nwfcu.org)

#### Mobile

[go.nwfcu.org](http://go.nwfcu.org)

#### Email

[nwfcu@nwfcu.org](mailto: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 12/2011 and is subject to change without notice.



PSB (12/2011) 2M

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 Locating Concierge 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. Simply provide us with the make, model, color and options you want; we'll work with our network of dealers to find the exact car and negotiate the price for you. Delivery is arranged at your convenience—at an 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.<sup>1</sup>



### Online Car Buying Service

Use this **free** service to find a new or used car nationwide. Go to [www.nwfcu.zag.com](http://www.nwfcu.zag.com) to choose your car, locate a dealer, and print your price protection certificate that you can take to the dealer for an easy, hassle-free purchase.

### Online Auto Auction

Get a great deal on pre-owned, off-lease vehicles. Visit our website regularly or sign up for our e-LERT email notices to see what we have in inventory.

## CU Realty Home Rebate Program

Our CU Realty program is a property search and cash rebate program for home buyers and sellers. Get unrestricted access to the same database of home listings real estate agents use, a "report card" on local schools, neighborhood demographics, and more. Best of all, you'll get a valuable cash rebate<sup>2</sup>—**20% of your agent's commission**—when you buy or sell using a CU Realty Approved Agent.

Home Sale Price	Rebate to Member <sup>2</sup>
\$200,000	\$1,200
\$400,000	\$2,400
\$600,000	\$3,600
\$800,000	\$4,800

## Convenience Services

### Switch Service

Use our easy in-person or online Switch Kit Services to move all your bank accounts to us. The documents you need to close out old accounts, redirect your direct deposit and set up automatic payments are done for you in a matter of minutes. To get started, visit [www.nwfcu.org/switch](http://www.nwfcu.org/switch), stop by any branch or call our Call Center.

### Coin Counting Machines

Don't pay fees of 9% or more elsewhere. Use one of our free coin counting machines found in all our branches.

### 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 the NWFCU accounts of your choice.

### 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 paper currency for U.S. dollars at any NWFCU branch.

### TravelMoney Card

NWFCU offers this reloadable<sup>3</sup> 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. 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.

## 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 to your IRA, share savings, checking, money market account, add-on certificate or loans. Or you can transfer funds into another member's account, such as an account held by your spouse or child.

## Safe Deposit Boxes

Select branches offer safe deposit boxes—the ideal place to protect your important documents and other valuables. See *Schedule of Fees* for box sizes and current rates.

## Visa® Gift Cards

A Visa Gift Card provides flexibility and convenience to both the gift giver and the gift recipient. Gift cards can be purchased in any branch and are available in denominations from \$10 to \$500.

## Wire Transfers

When you need to transfer money to another financial institution, whether foreign or domestic, NWFCU's wire service is reliable and secure. The Funds Transfer Agreement can be found online or can be requested by phone, mail, or in a branch. Simply return the signed agreement and select your password to use this convenient service.



<sup>1</sup> Auto Locating Concierge Service is \$50 if the vehicle is not financed with NWFCU.

<sup>2</sup> 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. Members who obtain an FHA loan are required to receive their rebate at closing. Examples of rebate amounts shown here are based on 3% commission rate; your agent's commission rate may differ.

<sup>3</sup> See terms and conditions provided with your card for types of funds accepted and for ways your card can be reloaded.