



Website: [www.nwfcu.org](http://www.nwfcu.org)  
 Mobile: [go.nwfcu.org](http://go.nwfcu.org)  
 Email: [nwfcu@nwfcu.org](mailto:nwfcu@nwfcu.org)

### 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 12/2009 and is subject to change without notice.



CU SERVICE CENTERS.  
The Member-Friendly Financial Network

PSB (12/2009) 1M

# Mortgage Loans



## Apply Online

Visit [www.nwfcu.org](http://www.nwfcu.org) to:

- Apply for your loan online
- Get your credit approval letter\*
- Receive updates via email
- Search for in-depth information
- Utilize easy-to-use tools and calculators

## For More Information

Information is subject to change without notice. Please contact us for the most current information and rates:

- Visit [www.nwfcu.org](http://www.nwfcu.org)
- Call 703-709-8921 or 1-866-709-8921 (toll-free); select option 3 when you call to access our 24-hour mortgage rate-line
- Email our lending professionals at [mortgages@nwfcu.org](mailto:mortgages@nwfcu.org)

\*For qualified applicants.



Your Lifetime Financial Partner

## Northwest Federal Credit Union (NWFCU)

offers a wide variety of mortgage loan options designed to meet the diverse needs of our members. We provide competitive rates for home purchases, refinancing and vacation homes—even reverse mortgages.



## We're a Lender You Can Trust

Our 60+ years of experience have taught us that competitive rates and fees are only part of the equation when financing a home. It is also important to choose a lender who listens to you and treats you with respect. Our non-commissioned loan officers work hard to find the best mortgage option tailored to your individual needs. With NWFCU you can buy a home or refinance with confidence knowing we always participate in safe lending practices designed to ensure your success as a homeowner.

## Before You Buy

Before you start looking for or contact a REALTOR®, turn to NWFCU first. Let us guide you through the process and work with you to evaluate your financial picture and find the rate and loan type that works best for you, so you can shop with confidence.

And while some mortgage companies sell and resell loans, leaving you with confusing information and a new payee receiving your monthly payment, **NWFCU services your loan for life**—so you'll always make your payments to NWFCU and you'll always have just one number to call to discuss your loan.

Most importantly, our loan representatives do not work on commission, meaning they work **exclusively in your best interests.**

## NWFCU Mortgage Products

### Fixed Rate Mortgages

- 40, 30, 20, 15 and 10 year

### Adjustable Rate Mortgages (ARMs)

- 3/1, 5/1, 7/1 and 10/1 ARMs
- 5/5 ARM – interest rate remains the same for the initial five-year term and may only change every five years
- Home Loan Payment Relief (HLPR) 3/1 ARM – available with 100% financing and designed to assist first-time home buyers and those who meet income limits and credit requirements; interest rate remains the same for the first three-year term and may change annually thereafter

### Additional Loan Products and Offers

- FHA loans
- Financing available for second homes and investment properties
- High-balance loans (contact NWFCU for available loan limits)
- Reverse mortgages
- Veterans Administration (VA) loans

## NWFCU Member Benefits

- Free, fast mortgage pre-approvals
- 24/7 online automated loan decisions
- Low lender fees
- No pre-payment penalties
- In-house 2nd mortgage processing and financing
- Extended rate locks
- Convenient closing at our Herndon, VA location or settlement company of your choice
- Professional and courteous service
- Up to 10,000 Travel Rewards Gold MasterCard® bonus points good for air travel or cash back
- Free, informative buyer/seller seminars



## Northwest Title and Escrow LLC

Northwest Title and Escrow LLC (NWTE) is a full-service title company designed to assist credit union members with their real estate settlement needs. Whether you are buying, selling, or refinancing a home, NWTE will work closely with your lender and/or real estate agent, providing you with a seamless and stress-free transaction.

## CU Realty Rebate Program

Our CU Realty Real Estate & Rebate Program gives buyers (and sellers) a cash rebate when one of our Approved Agents conducts your transaction. This free service also includes:

- **Unrestricted access to an online database of homes for sale** – perfect for buyers and sellers wishing to evaluate the potential value of a home
- **Comprehensive school “report cards” and area demographics** – learn more about the neighborhood you’re considering
- **A network of Approved Agents to represent you when you buy or sell your home** – professional REALTORS who are held accountable to NWFCU’s high service standards
- **Cash back any time you buy or sell** – a rebate of 20% of your REALTOR’s commission based on the sale price of the home.

Take a look at these average savings:

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

Visit [www.nwfcu.org](http://www.nwfcu.org) to access our CU Realty service to begin searching—and saving—today!

\*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 of rebate amounts shown here are based on 3% commission rate; your agent’s commission rate may differ.