



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

TELEPHONE SERVICE

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|---|---|----|---|
| Call Center M-F: 7:00 am-7:00 pm Sat: 8:00 am-1:00 pm | 703-709-8901 <i>Fax</i> 703-925-5113 | or | 1-866-709-8901 <i>TTY</i> 703-709-8919 |
| Mortgage & Equity Loans 24-hour rate-line, option 3 M-F: 8:00 am-4:30 pm | 703-709-8921 <i>Fax</i> 703-709-5784 | or | 1-866-709-8921 |
| NorthwestXpress 24-hour bank-by-phone | 703-709-6917 | or | 1-800-932-7666 |
| Auto Locating & Delivery Service | 703-709-8900 ext. 6001 | or | 1-800-336-3384 |
| Northwest Financial LLC Investment, Insurance & Tax Services | 703-810-1072 <i>Fax</i> 703-810-1079 | or | 1-800-269-2156 |

MAILING ADDRESSES

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| General Correspondence P.O. Box 1229 Herndon, VA 20172-1229 | Deposits & Payments P.O. Box 1610 Herndon, VA 20172-1610 |
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NWFCU BRANCHES & 24-HOUR ATMs

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| Chantilly Branch (VA) 14419 Chantilly Crossing Lane M-F: 8:30 am-7:00 pm Sat: 9:00 am-1:00 pm | Herndon Branch (VA) 200 Spring Street M-F: 8:30 am-7:00 pm Sat: 9:00 am-1:00 pm |
| Manassas Branch (VA) 9730 Liberia Avenue <i>Lobby</i> M-F: 8:30 am-7:00 pm Sat: 9:00 am-1:00 pm <i>Drive-thru</i> M-F: 8:30 am-7:00 pm Sat: 9:00 am-2:00 pm | Vienna Branch (VA) 231 Maple Avenue, East M-F: 8:30 am-7:00 pm Sat: 9:00 am-1:00 pm |

ADDITIONAL ACCOUNT ACCESS

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| Online Banking Free NWLink Internet Banking at www.nwfcu.org | Shared Branch Banking 3,800+ branches to serve you across the U.S. |
| Mobile Banking From any web-enabled cell phone/PDA at go.nwfcu.org | Nationwide ATMs 33,000+ free CO-OP Network and Alliance One ATMs |
| NorthwestXpress 24-hour bank-by-phone service from any touch-tone phone | 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)



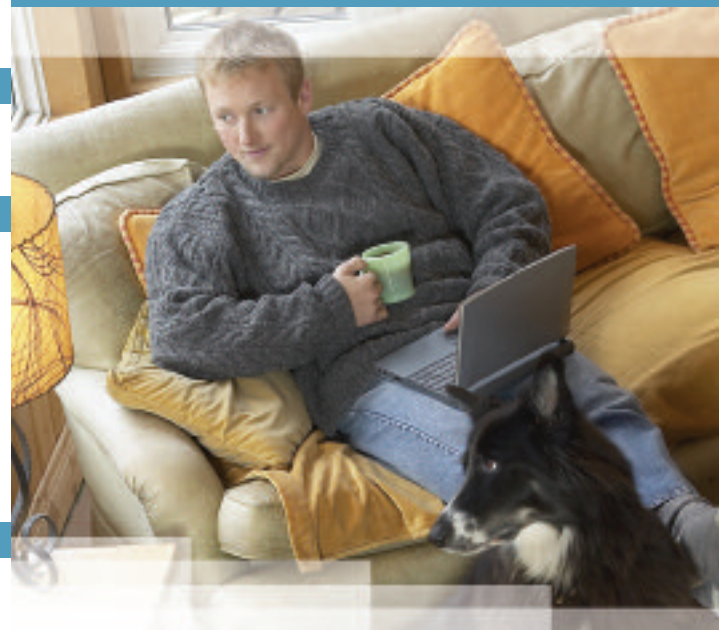
Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. NWFCU does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. **All information is current as of 1/2010 and is subject to change without notice.**



CU SERVICE CENTERS.
The Member-Friendly Financial Network

PSB (1/2010) 2M

Internet Banking



Enroll Today

Save time, save money and put account access at your fingertips for free.

- Go to www.nwfcu.org to enroll online; confirmation of your enrollment and login instructions will be sent via U.S. mail.
- Contact our Call Center to enroll by phone; confirmation and login details will come by mail.
- Visit any NWFCU branch to enroll in person; your initial password will be assigned immediately.



Your Lifetime Financial Partner



Northwest Federal Credit Union's (NWFCU) most convenient branch is always open and is as close as your keyboard or mobile phone. NWLink Internet Banking gives you 24/7/365 access to your NWFCU share savings, money market, checking, credit card and other accounts. Best of all, **NWLink is totally free!**

With our Internet banking, you get secure access to these functions:

- Check account balances and histories
- Withdraw funds by check
- Transfer funds within your NWFCU accounts, to other NWFCU account holders, or to other financial institutions
- Add a new NWFCU account or service
- View and print copies of your cleared checks
- Set up regularly recurring transfers
- Make NWFCU loan, lease and credit card payments
- Issue stop payments
- Download your account information to Quicken or Excel
- Access online planning tools to help maximize your savings, retirement funds, IRAs and tax benefits
- And more!

Free Online Bill Pay

When you combine NWLink with any NWFCU checking account, you can pay all of your bills online, too! Imagine the savings, speed and convenience of a few mouse clicks to pay your utilities, car loan, cell phone, health club dues or other obligations.

Forget about writing a check, digging for stamps or suffering mail delays—most electronic payments post in just two to six days, cost you nothing, and take only a few minutes to complete once you've set up your payees.

NWLink Bill Payer features:

- No monthly fee
- No minimum balance requirement
- Unlimited free payments
- The ability to sort and display your check payment history
- Export to Quicken or Excel
- No per-item fees
- No hidden fees



It's Easy

Whether you're 19 or 90, NWLink's easy-to-follow menus and tabs guide you through every step of set-up and account management. An online help directory will walk you through a quick tutorial or answer your specific questions in an instant.

It's Secure

Only you can log in to view and manage your NWFCU accounts. NWLink uses multi-layer security features to verify your identity as a trusted user by identifying your computer as an approved device at each login. You select a username and confidential password; we provide state-of-the-art Secure Socket Layer (SSL) 128-bit encryption to protect you from fraudulent access.

Added Account Management

Add free electronic statements and email notifications to your account to complete your online banking experience. With eStatements, you can avoid mail delays and misdirection and have secure, online access to 12 months of account history. View, download or print your statements as you wish without ever having to worry about them getting lost or stolen.

And to help protect your account from fraudulent activity, enroll in our e-LERT notification service. We'll help you monitor deposits, automatic withdrawals, balances and overdrafts when you opt-in for these or other valuable email notifications.

Mobile Banking

With your web-enabled cell phone or PDA, you have complete access to your accounts at **go.nwfcu.org**. Get the latest NWFCU news, check current rates, and find a branch or ATM near you. As an NWLink Internet Banking user, you can view your accounts in detail and make account transfers just like you do from your PC. Plus, with the added power of an NWFCU checking account and free Bill Payer, you can even make payments from your mobile device.

