

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 Fax 703-925-5113	1-866-709-8901 TTY 703-709-8919
Mortgage & Equity Loans 24-hour rate-line, option 3 M-F: 8:00 a.m.-4:30 p.m.	703-709-8921 or Fax 703-709-5784	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 or ext. 6001	1-800-336-3384
Northwest Financial LLC Investment, Insurance & Tax Services	703-810-1072 or Fax 703-810-1079	1-800-269-2156

MAILING ADDRESSES

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

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: 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.	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	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

Money Market Account



Your Lifetime Financial Partner

Northwest Federal Credit Union's (NWFCU) Money Market Account (MMA) features **higher dividends** than our Share Savings Account, the ability to make **deposits** at any time, and limited* **withdrawals** via check or your ATM/debit card.



Account Features

- No minimum balance
- Make deposits at any time
- Federally insured to at least \$250,000
- Can be used for checking overdraft protection
- Free personalized checks (free re-orders, too!)
- Free direct deposit
- Itemized monthly statements

Dividend Structure

The dividend rates for our Money Market Accounts are set monthly. Our five-tiered program lets you earn dividends on your savings while rewarding you for higher account balances with premium rates.

Tiered Balances:

- Less than \$2,500
- \$2,500 – \$24,999.99
- \$25,000 – \$49,999.99
- \$50,000 – \$99,999.99
- \$100,000+

Dividends are compounded daily from the date of deposit to the date of withdrawal and are credited to your account monthly. Current Money Market rates can be found in all of the following places:

- NWFCU website: **www.nwfcu.org**
- From any web-enabled cell phone: **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 monitors in all NWFCU branches

Withdrawals

It's easy to get funds from your Money Market Account. Free, personalized checks are available at any branch or by contacting our Call Center.

You can also access your MMA with your ATM card or Debit MasterCard from any NWFCU ATM. Make withdrawals, transfers, deposits, and conduct balance inquiries.

Account Management

NWLink Internet Banking

With your personal computer and Internet access, you'll have free, unlimited, secure access to all of your NWFCU accounts. You can conduct account transactions, check account histories, view cleared checks, keep tabs on your MMA balance and more. Visit **www.nwfcu.org** to enroll or contact our Call Center for more information.

NorthwestXpress Bank-by-Phone Service

NorthwestXpress gives you access to your MMA at any time, day or night, from a touch-tone telephone. You can get information about your last 10 withdrawals, last five deposits, whether a specific check has cleared, and more. Just dial *NorthwestXpress* at **703-709-6917** or **1-800-932-7666** (toll-free) and create your secure personal identification number (PIN) to get started. Ask for our *NorthwestXpress* brochure for more details.

How to Open a Money Market Account

To open your MMA by mail, complete an Account Update Form and return it to NWFCU along with your initial deposit. Account Update Forms are available on our website, at all branch locations, or via our Call Center. If you are enrolled in NWLink Internet Banking, you can open and fund your MMA online in a matter of minutes.

*The Money Market Account is a non-transaction account and as such, you are allowed up to six (6) preauthorized, automatic, telephonic, OR audio response transfers to another account of yours or to a third party during any calendar month. Of these six, no more than three (3) transfers to another account of yours or to a third party are permitted by check. You can make unlimited transfers to any of your accounts or to any Credit Union loan account and may make unlimited withdrawals in person, by mail, or at an ATM. Exceeding these limitations may result in fees or suspension or closure of your account. Refer to our current *Account Agreements and Disclosures* and *Schedule of Fees* for details.