

## Check Acceptance

### Personal Checks

Service Centers require signature verification on all payee endorsements unless payees are joint on the account. Income tax refund checks may be accepted without ID of the absent payee only if the payee is joint on the account; otherwise, the joint owner's signature must be verified. If the check is payable to a non-member only, the check cannot be accepted. Other government checks must be made payable to the member and/or joint owner only. Check acceptance is subject to the restrictions, guidelines, deposit holds, cash limits and computer access of each Service Center. Check acceptance guidelines are subject to change.

### Business Checks



Generally, unrecognized business checks may be accepted without a hold for members with available aggregate savings balances in excess of the amount of the check presented. In some areas, unrecognized business checks may be held in savings for 7 days if local; 10 days if non-local; and up to \$300 may be returned to members. Insurance company checks will be held 2 days if local; 5 days if non-local. Payroll checks over \$2,500 will be held in savings for 7 days if local; 10 days if non-local.

### Funds Availability

Other than business checks, most checks are accepted without a hold if all endorsement guidelines are met, including: locally or nationally-recognized checks; participating credit union money orders, checks and payroll companies; computer-generated payroll checks issued through a payroll company and identified with the word "payroll"; payroll checks presented with a check stub itemizing deductions; postal money orders; SCC-issued money orders (with the copy included); cashier's, certified and official checks; federal, state and local government checks (Social Services, Federal Reserve Bank, Federal Home Loan Bank, Social Security, Civil Service, Military, VA compensation and railroad annuities and income tax refunds); local school, college and university checks.

## Service Capabilities Reference Chart

While some policies, procedures and transaction capabilities at Service Centers may differ from those of NWFCU, these locations provide increased brick-and-mortar branches to serve you throughout the U.S.

	CU Family Service Centers	National CU Service Centers
		
Savings, Checking & PSA Account Withdrawal	X	X
Savings, Checking & PSA Account Deposit	X	X
Cash Most Types of Checks	X	X
Purchase Money Orders & Traveler's Cheques	X	X
Transfer Funds Between Accounts	X	X
Make Loan Payments	X	X
Account Balance Inquiries	X	X
Cash Advance (VISA, MasterCard, LOC)	X	X
Notary Service	X	
Surcharge-Free ATMs for Cash	X	X
Surcharge-Free ATMs for Deposits	X	

Finding a Service Center near you is easy when you use our online Locator Wizard. Get addresses, directions and maps on screen or download to your PDA.



www.nwfcu.org  
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 1-866-709-8901 <b>Fax</b> 703-709-9326
<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 1-866-709-8921 <b>Fax</b> 703-709-5784
<b>NorthwestXpress</b> 24-hour bank-by-phone	703-709-6917 or 1-800-932-7666
<b>Other Services</b> Auto Locating: ext. 6001	703-709-8900 or 1-800-336-3384
<b>TTY Hearing Impaired</b> M-F: 7:00 A.M.-7:00 P.M. Sat: 8:00 A.M.-1:00 P.M.	703-709-8919
<b>Northwest Financial LLC</b> Investment & Insurance Services	703-810-1072 or 1-800-269-2156 <b>Fax</b> 703-810-1079

### 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
<b>NWFCU BRANCHES &amp; 24-HOUR ATMs</b>	<b>CU FAMILY SERVICE CENTERS*</b>
<b>Hours</b> M-F: 8:30 A.M.-7:00 P.M. Sat: 9:00 A.M.-Noon	<b>Hours</b> M-F: 9:00 A.M.-7:00 P.M. Sat: 9:00 A.M.-2:00 P.M.
<b>Chantilly Branch (VA)</b> Chantilly Crossing 14419 Chantilly Crossing Ln.	<b>Capitol Heights (MD)</b> 9001 Central Ave. (Rt. 214)
<b>Herndon Branch (VA)</b> Enterprise Building 200 Spring St.	<b>Marlow Heights (MD)</b> 4003 Branch Ave.
<b>Vienna Branch (VA)</b> Glyndon Plaza 231 Maple Ave., East	<b>Falls Church (VA)</b> 1118 Broad St. (Rt. 7)
	<b>Springfield (VA)</b> 6314 Springfield Plaza

\*Before you can use a CU Family Service Center, your account number(s) must be enrolled in our special shared branch database. Contact our Call Center at 703-709-8901 (toll-free 1-866-709-8901) for details. Some CU Family Service Center policies, procedures and transactions capabilities may differ from those at NWFCU. For more locations, visit www.nwfcu.org.

### ABA ROUTING NUMBER

256075025

(Direct deposit, inbound wire transfers, ACH transactions)



Your savings federally insured to at least \$100,000 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 8/2007 and is subject to change.



PSB (8/2007) 3M

# Service Centers



Your Lifetime Financial Partner

**Northwest Federal Credit Union (NWFCU)** is pleased to offer its members expanded branch access via a special partnership of credit unions. Through this unique method of sharing personnel and facilities, we are able to provide local and national Service Centers to give you greater convenience conducting teller transactions — with many locations open extended hours Monday through Saturday.

## What is a Service Center?

A Service Center is both a cooperative network of credit unions as well as freestanding facilities designed to capitalize on service without increasing operating costs. In total, there are more than 2,500 locations to serve you across the U.S.

By participating in the shared branch program, we can offer you more branch locations and top quality service — almost as if you were at an NWFCU branch.

## What transactions can be performed at a Service Center?

Most Service Centers allow you to cash checks; make deposits, withdrawals and loan payments; conduct transfers between accounts; obtain cash advances; purchase Money Orders and Traveler's Cheques; and obtain account balances. In addition, surcharge-free ATMs provide fast cash.



Since Service Centers strive to serve members

from hundreds of different credit unions, some policies, procedures and transaction capabilities may differ from those of NWFCU. For example:

- Signature and identity verification
- Limited service to joint owners and/or proof of joint ownership (a check or statement showing both the primary account holder and joint owner's name)

- Cash limit of up to \$750 per member per day, subject to cash availability, computer access and Service Center location
- Nominal service fees for some types of checks, photocopy, fax and notary service
- Holds on certain types of checks and money order deposits (see Check Acceptance section)

## What do I need to do to use a Service Center?

In order to use a Service Center, your NWFCU share account number (and sub-accounts, if applicable) need to be registered in the shared branch database. If you use our NWLink Internet Banking, your account number is automatically in the system; if not, simply contact our Call Center (**703-709-8901** or **1-866-709-8901** toll-free) to enroll today. There is no cost to enroll.



To conduct transactions, you will need to complete a transaction voucher (available at each Service Center) and give the teller your name, the name of your credit union, your account number, and a valid U.S./state government-issued picture identification with signature.

## How do I locate a Service Center?

A partial listing of Service Centers can be found to the right. To search a state-by-state directory of Credit Union Family Service Centers or National CU Service Centers:

- Visit [www.nwfcu.org](http://www.nwfcu.org) to use our online Locator Wizard.
- Ask for a directory of Service Centers at any NWFCU branch.
- Or, contact our Call Center to have a directory mailed to you.

## Credit Union Family Service Centers

### Maryland

#### Capital Heights

9001 Central Ave. (Rt. 214)  
301-499-6880  
M-F: 9:00 A.M.–7:00 P.M.  
Sat: 9:00 A.M.–2:00 P.M.

#### Marlow Heights

4003 Branch Ave.  
301-423-1391  
M-F: 9:00 A.M.–7:00 P.M.  
Sat: 9:00 A.M.–2:00 P.M.

### Virginia

#### Falls Church

1118 Broad St.  
703-532-9200  
M-F: 9:00 A.M.–7:00 P.M.  
Sat: 9:00 A.M.–2:00 P.M.

#### Springfield

6314 Springfield Plaza  
703-912-3933  
M-F: 9:00 A.M.–7:00 P.M.  
Sat: 9:00 A.M.–2:00 P.M.

## National CU Service Centers

### Maryland

#### Atlantic Financial FCU

1 East Pratt St.  
Baltimore, MD 21202  
410-584-7474  
M-Th: 8:30 A.M.–3:30 P.M.  
Fri: 8:00 A.M.–4:00 P.M.

#### COMSTAR FCU

22601-A Gateway Center Dr.  
Clarksburg, MD 20871  
877-975-9811  
M-F: 9:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

#### HEW FCU

5746 Silver Hill Rd.  
District Heights, MD 20753  
202-488-5400  
Tu-F: 12:00 P.M.–7:00 P.M.  
Sat: 10:00 A.M.–3:00 P.M.

#### COMSTAR FCU

5301 Buckeystown Pike  
Frederick, MD 21701  
877-975-9811  
M-F: 9:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

#### Chessie FCU

193 F Thomas Johnson Dr.  
Frederick, MD 21702  
301-696-0800  
M-Th: 9:00 A.M.–4:30 P.M.  
Fri: 9:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

### COMSTAR FCU

100 Lakeforest Blvd.  
Gaithersburg, MD 20879  
877-975-9811  
M-F: 9:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

#### Northrop Grumman FCU

898 Airport Park Rd., Ste. 101  
Glen Burnie, MD 21061  
410-590-6100  
MTTh: 8:00 A.M.–3:30 P.M.  
Wed: 10:00 A.M.–3:30 P.M.  
Fri: 8:00 A.M.–5:00 P.M.

#### Atlantic Financial FCU

40 Schilling Rd.  
Hunt Valley, MD 21031  
410-584-7474  
M-W: 8:30 A.M.–5:00 P.M.  
Th-F: 8:30 A.M.–5:30 P.M.  
Sat: 9:00 A.M.–1:00 P.M.

#### Market USA FCU

8871 Gorman Rd., Ste. 100  
Laurel, MD 20723  
301-586-3400  
MTWF: 9:00 A.M.–5:00 P.M.  
Thu: 9:00 A.M.–6:30 P.M.

### Virginia

#### State Department FCU

1630 King St.  
Alexandria, VA 22314  
703-706-5000  
M-F: 9:00 A.M.–3:30 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

### State Department FCU

3100 Clarendon Blvd.  
Arlington, VA 22201  
703-706-5000  
M-F: 9:00 A.M.–3:30 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

#### Fairfax County FCU

11307 Lee Hwy.  
Fairfax, VA 22030  
703-218-9900  
M-W: 8:00 A.M.–6:00 P.M.  
Thu: 9:30 A.M.–6:00 P.M.  
Fri: 8:00 A.M.–7:00 P.M.  
Sat: 9:00 A.M.–1:00 P.M.

#### Western FCU

8301 Greensboro Dr., #100  
McLean, VA 22102  
877-254-9328  
M-Th: 9:00 A.M.–5:00 P.M.  
Fri: 9:00 A.M.–6:00 P.M.

#### Congressional FCU

10461 White Granite Dr.  
Ste. 300  
Oakton, VA 22124  
703-934-8300  
M-F: 11:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

#### Truliant FCU

7321 Peppers Ferry Blvd.  
Radford, VA 24141  
800-822-0382  
M-F: 9:00 A.M.–5:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

#### Signal Financial FCU

12355 Sunrise Valley Dr.  
Ste. 100  
Reston, VA 20191  
301-933-9100  
MTWF: 9:00 A.M.–4:00 P.M.  
Thu: 9:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–1:00 P.M.

#### Truliant FCU

3701 Cox Rd.  
Richmond, VA 23233  
804-965-1966  
M-Th: 9:00 A.M.–5:00 P.M.  
Fri: 9:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

### Vantria FCU

6708 Backlick Rd.  
Springfield, VA 22150  
703-913-0700  
M-Th: 9:00 A.M.–4:00 P.M.  
Fri: 9:00 A.M.–5:00 P.M.  
Sat: 9:00 A.M.–12:00 P.M.

### Virginia CU

2848 Jefferson Davis Hwy.  
Ste. 600  
Stafford, VA 22554  
540-659-8805  
M-F: 9:00 A.M.–6:00 P.M.

### Baylands FCU

7031 Richmond Rd.  
Williamsburg, VA 23188  
804-843-2520  
M-Th: 9:00 A.M.–5:00 P.M.  
Fri: 8:00 A.M.–6:00 P.M.  
Sat: 9:00 A.M.–2:00 P.M.

### Washington, D.C.

#### Signal Financial FCU

1401 I St. NW  
Washington, DC 20005  
202-789-2811  
M-F: 9:00 A.M.–4:00 P.M.

#### American Airlines FCU

*(Cashless Branch)*  
Reagan National Airport  
Terminal A, 1st Floor  
Washington, DC 20001  
703-416-3690  
M-F: 7:30 A.M.–4:30 P.M.

#### District Government EFCU

3059 Mt. Pleasant St.  
Washington, DC 20009  
202-797-3636  
M-F: 9:00 A.M.–7:00 P.M.  
Sat: 9:00 A.M.–2:00 P.M.

*Partial listing shown. Visit [www.nwfcu.org](http://www.nwfcu.org) for complete directory. All information subject to change without notice. Call ahead to confirm hours of operation.*