

# Student Services

## 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

# Get a Financial Head Start at NWFCU



**Northwest Federal Credit Union (NWFCU)** offers a variety of special products and services for teen and young adult members, designed to meet your unique financial needs.

## First Rewards

A special savings account, for members age 13–17, offers higher dividends on the first \$500 saved and a \$25 bonus once the savings balance reaches \$500.

## First Checking<sup>1</sup>

For members age 15–22, this **free** checking account has no minimum balance or monthly service charges. Plus, you'll enjoy access to **33,000+ free** CO-OP Network and Alliance One ATMs and NWFCU fee-free transactions<sup>2</sup> at STAR and Cirrus ATMs. You'll have access to your accounts with free eStatements, NWLink Internet Banking and mobile text banking. And your first order of checks is free too!

## FirstCard Visa<sup>®</sup> Platinum<sup>3</sup>

Designed exclusively for members age 15–22, our FirstCard Visa Platinum has no annual fee and a low, non-variable rate. It's a good product to help you learn to use credit wisely. To get you and your credit history off to the right start, complete a short, online "Credit Matters" course as part of your application.

## Youth Add-on Certificate

This one-year term Certificate, with a low \$100 opening deposit, gives you the ability to deposit additional funds throughout the term.

## Auto Loans

Our low rates on new and used auto loans give you the funds you need to purchase a car.

## Additional Student Services Scholarships

Sponsored by the NWFCU Foundation, more than \$85,000 in scholarships are awarded annually to student members. Applications available annually, beginning March 1.

## Education Loans

Our Student Choice loan program helps fill the college funding gaps that savings and federal aid may leave behind. It has flexible repayment options, low interest rates, no origination fees, and an easy, one-time online application. If you need help paying for other college-related expenses, trade school, or graduate school, NWFCU's Education Loan may be right for you. It has a low, fixed rate and no application or processing fees.

## Financial Resources

Attend free seminars hosted by NWFCU to learn how to get the most from scholarships, federal aid, and grants to help pay for college. Visit [www.nwfcu.org](http://www.nwfcu.org) for easy-to-use calculators to determine how long it takes to save for a car, how important credit card interest rates are, and more.

## BALANCE<sup>SM</sup> Financial Fitness Program

BALANCE's free, confidential information line offers certified financial counselors to answer your money questions, help you set goals for the future, and create a budget to get you there. Members call **1-888-456-2227**.

<sup>1</sup> Members under age 18 must have an adult Joint Owner on First Checking.

<sup>2</sup> Surchage fees (fees charged by the owner of the ATM) may apply.

<sup>3</sup> Members under age 18 must have a co-signer who is 18 or older in order to receive a FirstCard Visa Platinum. The Annual Percentage Rate is 9.99%. There is no annual fee, no balance transfer fee, and no cash advance fee. Foreign transactions are subject to a fee of up to 1% of the transaction amount.

