

### 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 <i>Fax</i> 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 <i>Fax</i> 703-709-5784
<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 1-800-336-3384 ext. 6001
<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 & Tax Services	703-810-1072 or 1-800-269-2156 <i>Fax</i> 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
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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: 9:00 a.m.-7:00 p.m. Sat: 9:00 a.m.-1:00 p.m. Drive-thru M-F: 9:00 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>Mobile Banking</b> From any web-enabled cell phone/PDA at <a href="http://go.nwfcu.org">go.nwfcu.org</a>
<b>Shared Branch Banking</b> 3,500+ branches to serve you across the U.S.
<b>Nationwide ATMs</b> 32,000+ free CO-OP Network and Alliance One ATMs
<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 4/2009 and is subject to change without notice.**



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# Student Services



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

# Get a Financial Head Start at NWFCU



**Northwest Federal Credit Union (NWFCU)** offers a variety of special products and services for our high school and college-age members, designed to meet your unique needs and help you reach your full potential.

## 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 **32,000+ free** CO-OP Network and Alliance One ATMs, Internet and mobile banking. And your first order of checks is free too!

## FirstCard Visa® Platinum<sup>2</sup>

Designed to help our 15–22 year old members understand and build good credit, our FirstCard Visa Platinum has no annual fee and a low fixed rate. To help get you and your credit history off to the right start, you'll need to complete a short, online "Credit Matters" course.

## 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 your car.

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

<sup>2</sup>Members under age 18 must have a co-signer who is 18 or older in order to receive a FirstCard Visa Platinum.

## Additional Student Services

In addition to our exclusive checking and savings products, we also offer access to scholarship programs, lower-cost student loans, as well as guidance on money management.

### Scholarships

Sponsored by the NWFCU Foundation, more than \$85,000 in scholarships is awarded annually to students who demonstrate leadership, dedication, and commitment in school, the community, and home.

### CU Student Choice

CU Student Choice helps fill the college funding gaps that savings and Federal aid may leave behind. We've partnered with CU Student Choice offering you better and lower-cost college financing options.

### Education Loan

An education loan is perfect for those who need help paying for a trade school, community college, two-year academic program, or additional college expenses such as books and off-campus housing. This loan has a low fixed rate and no application or processing fees.

### Financial Education

Attend free seminars hosted by NWFCU to learn how to get the most from scholarships, federal aid, and grants to help pay for college. Our website has easy-to-use calculators to determine how long it would take 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 a budget to get there.

## Not a member yet? Join today!

Open an NWFCU savings account with just \$5. (Parents or guardians must be a member prior to opening an account for a young adult.)

- Stop by any of our branches
- Mail a Membership Application for Minors to:  
Northwest Federal Credit Union  
Attn.: Call Center  
P.O. Box 1229  
Herndon VA 20172-1229