

Auto Resource Centers

Save time and money by visiting an NWFUCU Auto Resource Center before you shop for your next new or used car. Whether you already know what you want or are just beginning your search, our in-branch libraries have the information you need to make an informed decision and to help you negotiate the best deal.

Before You Buy

Get the facts you need before making a purchase decision: ask for a free PC Carbook pricing printout. This report offers information on any make or model of new vehicle, including invoice price, retail price and destination charges. Compare cars and prices at your leisure, without the pressure of salespeople! You can get PC Carbook pricing printouts by requesting them from an NWFUCU loan representative or by emailing auto@nwfcu.org. We'll even mail printouts to you if you can't make it into a branch.

New Cars

Our resource library maintains current issues of *MotorTrend*, *Auto Week*, *Car and Driver*, and more. These periodicals describe the latest models and give you evaluations of test performances, maintenance issues, safety, reliability and the opinions of various auto experts.

Used Cars

Consumer Reports and other publications in our library give you performance records, maintenance details, safety and reliability ratings on most makes and models. In addition, our NADA books provide appraised values of all used cars by model year. If you have a particular used car in mind, order a free² CARFAX[®] Vehicle History Report to protect yourself from potentially costly, hidden problems. Visit www.nwfcu.org to order your report online or speak with an Auto Resources representative by phone at 703-709-8900, ext. 6001.

- ¹ Auto Locating Service is \$50.00 if the vehicle is not financed with NWFUCU.
² Your account will be charged \$11.99 to run the CARFAX report. If you finance the vehicle through NWFUCU, \$11.99 will be refunded following loan disbursement.
³ \$100 rebate is paid on loans greater than \$10,000 and \$50 paid on loans \$5,000 to 10,000. When refinancing an existing NWFUCU auto loan to a lower rate using the same collateral, 1/2% is added to the rate for administrative expenses. Other terms and restrictions may apply.



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

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 Fax 703-925-5113	or	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 Fax 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 Fax 703-810-1079	or	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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NWFUCU 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. NWFUCU 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

Vehicle Financing



Your Lifetime Financial Partner

Start Your Shopping at NWFCU

Northwest Federal Credit Union (NWFCU) offers financing for almost any kind of vehicle. Our great rates, personal service and members-only conveniences take the hassle out of buying or leasing. In fact, we can even bring your new car to you! (See Free Auto Locating & Delivery Service¹, next column.)

New & Used Vehicles

- Cars
- Trucks
- Vans
- SUVs
- Motorcycles
- Auction Autos

Pick your ride then choose a loan term to fit your budget, from 12 to 84 months. We will even finance up to 100% of your purchase price, including title, tax and tags; or 100% of the NADA retail value plus title, tax and tags for used vehicles. Need help calculating your monthly payments before you buy? Use our free online calculators or let one of our skilled loan representatives run the numbers for you.

Miscellaneous & Business Use Vehicle Loans

- RVs
- Trailers
- Boats/personal watercraft
- Medium/heavy-weight trucks (over 10,000 lbs.)

We're glad to finance more than just car loans. Turn to us for your recreational or business/commercial vehicles, too. We will finance up to 100% of the dealer purchase price, including title, tax and tags, for new miscellaneous vehicles, and up to 100% of the NADA retail value for used miscellaneous vehicles.

Pre-Approved Auto Loans (PAL)

A pre-approved loan puts you in the best bargaining position with the dealer because it's like shopping with cash, allowing you to negotiate the best price without financing involved in the discussion. We'll work with you to determine a price range to fit your monthly budget and write you a check. When you've found the car of your choice, simply endorse your PAL check, give it to the dealer, and drive home in your new car. Your pre-approved loan check is good for 60 days so you can browse and decide at your own pace.

Free Auto Locating & Delivery Service¹

Would you prefer to avoid the car dealer experience entirely—no negotiating, no salespeople, no pressure? Our Auto Locating & Delivery Service is free when you finance your new vehicle with NWFCU. You choose the vehicle and features you want and we'll work with our network of area dealers to find your car and negotiate the price on your behalf.

Complete our online form at www.nwfcu.org, contact our Auto Resource Branch by phone at **703-709-8900, ext. 6001**, or email auto@nwfcu.org. Once we've found your car, we'll arrange delivery at your convenience, either at NWFCU or by appointment at the dealership. (This service is available only in the Washington, D.C. metro area.)

Leasing

Leasing makes sense for those who like to drive a new car every two or three years (15,000 miles or less per year) without the bother of trading, selling, big down payments or sales tax. Not sure if leasing is the best choice for you? Our Auto Resource staff will give you honest comparisons of leasing versus buying. NWFCU is licensed to lease in the following states: VA, MD, DC, NC, TX, GA, FL, PA, WV, CO and CA. Our maximum term for new car leases is 60 months; 36 months for used car leases.

CARFAX[®] Vehicle History Report

Protect yourself from problems down the road with a free² CARFAX report and find out if the used vehicle you're considering has:

- An accident history
- Flood or fire damage
- Odometer fraud
- Been salvaged/rebuilt
- Been stolen/recovered
- Used in fleets/rental
- Other potentially costly, hidden problems

To order your CARFAX report, visit www.nwfcu.org to complete the online request form or call to speak with an Auto Resources representative.



Vehicle Protection

NWFCU also offers several vehicle protection services for your peace of mind:

- **Guaranteed Asset Protection (GAP)** – This coverage protects your investment if your car is stolen or totaled in an accident. Rather than being left with nothing but payments on a vehicle you can't drive, GAP covers the difference between your loan balance and the insurance settlement on your vehicle's value. This "gap" could amount to thousands of dollars.
- **Vehicle Service Agreement** – Extend your warranty and protect yourself from costly repairs with a comprehensive, flexible plan for your new or used vehicle.
- **Auto Insurance** – Affordable protection is available through Traveler's Insurance Company.

Refinance Rebate³

If your current vehicle loan is taking too big a bite out of your paycheck, you may want to consider refinancing your loan at NWFCU. We'll even give you a cash rebate when you transfer your loan to us.

Loan Rates

NWFCU consistently offers some of the lowest loan rates when compared to other lenders. Our current 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 boards in all NWFCU branches

Easy Application, Fast Response

Whether you live near an NWFCU branch or are out of state, getting your loan is simple and convenient. Apply online anytime at www.nwfcu.org, contact our Call Center to apply by phone, or stop by a branch to speak with a loan officer.