

Youth Club Accounts



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

Mobile
 go.nwfcu.org

Email
 nwfcu@nwfcu.org

ABA Routing Number
256075025
 Direct deposit, inbound wire transfers, ACH transactions



Chantilly | Herndon | Leesburg | Manassas | Vienna
 Gainesville (Opening 2012)



Federally insured by NCUA.

All information is current as of 10/2011 and is subject to change without notice.



PSB (10/2011) 2M

Your Lifetime Financial Partner

Membership Application for Minors



With each of our Youth Club Accounts, your children will enjoy these special savings features:

- Bonus dividends paid on the first \$500 saved*
- Add-on Youth Certificate option which offers a one-year term, a low \$100 minimum and the ability to deposit additional funds to the Certificate throughout the term

Plus, they'll enjoy a number of other perks designed to make saving fun, rewarding and educational for members of every age.

Sign Up for a Youth Club Account Today!

A Youth Club Account is easy to set up—as simple as establishing an NWFCU share savings account. Complete the attached Membership Application for Minors and be sure to check the appropriate Youth Club Account based on your child's age (Section B), then:

- Mail your completed Membership Application for Minors along with initial deposit and a clear copy of the child's I.D. (see application for acceptable forms of I.D.) to the address on the back of this brochure, or
- Fax your application(s) and a clear copy of your child's I.D. to **703-709-9326**, or
- Visit a branch.

*Check www.nwfcu.org for current rates.

How to Join NWFCU:

- Open a Share Savings Account to establish your membership with an initial minimum deposit of \$5. Make checks payable to NWFCU.
- If you are returning this form by mail or fax, please enclose a **clear photocopy of the Minor's and any Joint Owner's I.D.** Acceptable identification includes an **unexpired** government-issued I.D. card that contains a photo, unique identification number, signature and your current address. If the Minor does not possess such photo identification, we will also accept a student I.D. card, Social Security card, birth certificate or a notarized Statement of Identification signed by a relative or legal guardian (form available online, at a branch or by calling NWFCU).
- An adult Joint Owner may be required.

To open your account(s):

- Mail your application to the address below, **Attention: Call Center** or
- Visit a branch or
- Fax your application to **703-709-9326**

Questions?

- Contact the Call Center at the numbers shown below.

Important Information

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What This Means for You: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



P.O. Box 1229, Herndon, VA 20172
 703-709-8901 • 1-866-709-8901 • Fax: 703-925-5113

www.nwfcu.org

Your Lifetime Financial Partner

Print names and address as they are to appear on your checks:

Names _____

Address _____

City _____ State _____ Zip _____

Phone Number (____) _____

Mail my check order to: Address on account Branch Office (specify which branch) _____

Other (specify address and location type, i.e., university) _____

Order quantity (150 checks per box) 1 Box 2 Boxes 3 Boxes

Indicate starting check number* (must be 101 or higher) _____

Credit Union Use Only

Member Checking Account Type & Number _____ Date _____

CU Rep _____

Check Order Form for NWFCU Checking Account

Check Design Choices:

Checks will be top tear with duplicate copies (we do not return cancelled checks), with standard typeface, shipped via regular U.S. Postal Service.

Basic Checking Account holders: your checking account will be automatically debited for the cost of the checks. First and Access Checking Account holders will receive one box of NWFCU Custom Logo design as your free checks. Premier Checking Account holders will receive an unlimited supply of the NWFCU custom logo design as your free checks.

Design*	Price*
<input type="checkbox"/> NWFCU Custom Logo (first order free with First or Access; all orders free with Premier)	\$12.40
<input type="checkbox"/> Safety Paper <input type="checkbox"/> Blue <input type="checkbox"/> Gold	\$15.65
<input type="checkbox"/> Colonial Classic (parchment look)	\$21.00

*Other designs are available. Prices current as of 10/2011 and are subject to change. Cost of checks will be deducted from your checking account. **Please be sure to deposit funds to cover the cost of your check order.**

Overdraft Protection:

Protect yourself from bounced checks! In section B of the application, indicate your preference for the order in which NWFCU is to draw funds to cover your checking account in case of an overdraft situation.

eStatement Agreement

By checking Online Account Access or Online Statement Access and by your signature on this application, you consent to the electronic delivery of your deposit account(s) statement, in lieu of paper statements unless and until you withdraw your consent. You further agree that we may provide you with any communications (e.g. disclosures, notices, marketing promotions, etc.) relating to your Accounts in electronic format. You agree to be bound by any and all laws, rules, regulations and official issuances applicable to eStatements now existing or which may hereafter be enacted, issued or enforced, as well as such other terms and conditions governing the use of other facilities, benefits or services that NWFCU may from time to time make available to you in connection with eStatements. We will send all communications via email to the last known email address provided by you. You agree to notify us promptly of any change of your email address.

Financial Awareness Network (FAN) Agreement

If your Northwest Federal Credit Union (NWFCU) membership eligibility is based upon membership in FAN, by your signature on this application, you agree to abide by the By-Laws of FAN and to NWFCU sharing your name, address and phone number and email address with FAN. As a FAN member, you will receive communication from FAN which you can opt out of at any time by contacting FAN directly.

Direct Deposit Guarantee

See your payroll office to initiate FREE direct deposit to your NWFCU account.

With our Direct Deposit Guarantee program, we'll guarantee the amount of your direct deposit. Simply complete your employer's direct deposit form with the following information:

- Your NWFCU account number (Checking or Share Savings)
- NWFCU's ABA routing number: **256075025**
- NWFCU's address: NWFCU, P.O. Box 1229, Herndon, VA 20172-1229

Retain a copy for your records should you need to redeem the guarantee.

Privacy Policy for Minors

The NWFCU Youth Club Accounts are designed for newborers to children age 17. Information collected by the Credit Union will be used to establish the account and may also be used to send, via U.S. postal mail, periodic newsletter mailings and birthday cards. At any time a parent/guardian may contact NWFCU and ask that the submitted information no longer be used to contact the child. At NO TIME is the child's information provided to a third party.



Savings rewards and extra benefits for the first years to the teen years

As a parent, you play a crucial role in shaping your child's attitude and understanding of effective money management. **Northwest Federal Credit Union's** (NWFCU) Youth Club Accounts serve as a tool to help you teach valuable lessons and help children build the savings skills they need to establish solid financial futures.

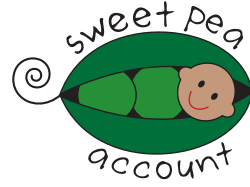
From newborns to the college-bound, we have Youth Club Accounts that are perfect for you and your family. Each Youth Club Account offers:

- Higher dividends on the first \$500 saved*
- Gift and membership kit at account opening
- Deposit rewards and special events
- Financial education tools

*Check www.nwfcu.org for current rates.

NEWBORN TO 3 YEARS Sweet Pea Account

Our Sweet Pea Account is an early step parents can take to help their child learn lifelong saving skills. In addition to the bonus savings features, you'll also receive special mementos to commemorate these early years. Plus, the account grows with your child—at age four, the account will automatically convert to a Westies Kids Club account.



AGE 4 TO 8 Westies Kids Club

Designed specifically for younger elementary aged children, our lovable Westie mascot will make saving fun and developing money management skills more than just another lesson. As a Westies Kids Club member, your child will receive all of the following:

- **Membership kit** – includes a special Westies membership card, sticker, Deposit Tracker Card, savings account register, and information on how to make savings grow
- **Whirler prize machine** – every time your child visits a branch to make a deposit, we'll give him or her a token to use in our prize machine
- **Plush Westie gift** – using the Westies Deposit Tracker Card, we'll help track your child's savings deposits to earn a plush Westie dog after the first 10 deposits
- **Birthday card** – mailed to your child to celebrate this special day
- **Westie's website** – games, news, links and more



AGE 9 TO 12 Plan-it Now

As children prepare for middle school, they're ready to expand their understanding of saving and spending. The features and benefits of Plan-it Now will appeal to their more sophisticated tastes while still catering to their need for financial guidance. As a Plan-it Now member, your child will receive all of the following:

- **Membership kit** – includes a Plan-it Now membership card, decal, Deposit Tracker Card, savings account register, and basic lessons on money management
- **Whirler prize machine** – every time your child visits a branch to make a deposit, we'll give him or her a token to use in our prize machine
- **Go-Pouch gift** – using the Plan-it Now Deposit Tracker Card, we'll help track your child's savings deposits to earn a Go-Pouch that can carry their cash, music player, camera or phone
- **Birthday card** – mailed to your child to celebrate this special day
- **Plan-It Now website** – games, news, links and more



AGE 13 TO 17 First Rewards

With high school and college right around the corner, young adults are often eager to take on greater financial responsibilities. With First Rewards, we'll help your teen develop solid money management, budgeting and credit practices skills. First Rewards members will also earn a cash reward when their account balance reaches \$500.* Here's everything your teenager will receive with First Rewards:

- **Savings rewards** – receive a \$25 bonus when your savings balance reaches \$500*
- **Money slideguide** – a handy, quick reference slide card that provides tips on goal setting, budgeting, smart shopping, credit and more
- **Online tools** – through the First Rewards Resource Center at www.nwfcu.org, members can access a number of financial calculators and educators and valuable resources.

*You will receive \$25 as a bonus when your savings account balance reaches \$500. The \$25 bonus will be funded to your savings account by close of business on the first day the balance reaches \$500. Offer available to new members only and limited to one bonus per member. The bonus will be reported on the member's year-end 1099-INT statement.



Membership Application for Minors



A: Primary Owner of Account & Eligibility (Please print)

MEMBERSHIP OF MINORS: If membership is being established by a Minor (an individual under the age of 18), the Minor may request an NWFCU account access card and/or NWFCU "electronic services" (NorthwestXpress bank-by-phone/NW/Link Internet Banking), or open a checking account and/or request a FirstCard Visa Platinum, provided that a responsible adult is Joint Owner on the account. The adult Joint Owner is responsible for the Minor's actions regarding the use of any of the aforementioned services and indemnifies and holds harmless NWFCU from any such use.

Name (Last, First, MI) _____
 Address (cannot be PO Box) _____
 City, State, Zip _____
 Evening Phone () _____ Day Phone () _____
 SSN (TIN if applicable) _____ Birthdate / / _____ (mm/dd/yyyy)
 I.D. Number & Issuer _____
 Email Address _____
 Employer _____ No. Years _____ Occupation _____
 I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

I am eligible to join in one of the following ways:

Employee of the Agency (please provide your AIN) _____
 Employee of an Agency Contractor _____
 Through my Employer or Organization _____
 Immediate Family or Household Member: Member Name _____ Relationship _____
 Account Number _____ or Day Phone () _____
How did you hear about NWFCU?
 Current NWFCU Member Co-worker Employer Presentation Website
 Other _____

B: Services Desired Choose your NWFCU services by checking the appropriate boxes below.

Share Savings Account (required for membership, with a \$5 minimum deposit)
 ATM Card (Debit MasterCard available with checking account)
 Youth Club Account
 Sweet Pea (age 0-3) Westies (age 4-8) Plan-It Now (age 9-12) First Rewards (age 13-17)
 NOTE: Member's account will automatically progress to the next Youth Club Account at the qualifying birthday.
 Checking Account (adult joint owner required)
Choose Your Account
 First (for members age 15-22) Basic Access Premier
Choose Your Overdraft Protection Sources (circle order of overdraft sources—see back for details)
 1 2 3 4 5 Member Protection Plan (fee applies, separate form required)
 1 2 3 4 5 Use my Share Savings Account
 1 2 3 4 5 Use my Money Market Account (Account Number _____)
 1 2 3 4 5 Use my Line of Credit Loan
 1 2 3 4 5 Use my NWFCU Credit Card (Card Number _____)
Choose Your FREE Access Card (an adult joint owner must be designated in Section C)
 Debit MasterCard (checking account required) ATM Card
 Also issue a card to Joint Owner (complete Section C below)

FREE Online Account Access (adult joint owner required)
 Check account balances, transfer funds, make loan payments day or night from any computer. With a checking account, you can pay your bills online, too.
 I consent to receive eStatements unless box is checked:
 FREE Online Statement Access
 Don't risk mail theft. Pick up your monthly statements from our secure server. We'll send you an email reminder when they are ready. Please see eStatement Agreement on reverse side.
 FREE Nationwide Shared Branch Access
 Apply for FirstCard Visa Platinum (for members age 15-22; \$250 limit for borrowers under 18; \$1,000 limit for ages 18-22 and adult co-borrower may be required for members under age 22)
Mother's Maiden Name _____
 Holiday Club Account (\$5 minimum deposit)
 Money Market Account (no minimum deposit; adult joint owner required)

C: Joint Owner(s) NWFCU may limit transactions conducted by Joint Owner(s).

Joint Owner #1 (Last, First, MI) _____
 Address (cannot be PO box) _____
 City, State, Zip _____
 Evening Phone () _____ Day Phone () _____
 SSN/TIN _____ Birthdate / / _____ (mm/dd/yyyy)
 Employer _____ No. Years _____ Occupation _____
 Relationship to Minor: Checking Holiday Club Money Market Account
 FirstCard Visa Platinum
 I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

Joint Owner #2 (Last, First, MI) _____
 Address (cannot be PO box) _____
 City, State, Zip _____
 Evening Phone () _____ Day Phone () _____
 SSN/TIN _____ Birthdate / / _____ (mm/dd/yyyy)
 Employer _____ No. Years _____ Occupation _____
 Relationship to Minor: Checking Holiday Club Money Market Account
 FirstCard Visa Platinum
 I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

D: SSN/Taxpayer Identification Number (TIN) Certification and backup withholding information

Under penalty of perjury, I certify that: (1) the Social Security Number (SSN)/Taxpayer Identification Number (TIN) shown is my correct identification number; (2) I am NOT subject to backup withholding because (a) I am exempt; (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends or interest; or (c) because the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. person (including a U.S. resident alien).
 I am subject to backup withholding

I am not a United States Citizen or resident alien. For income tax purposes I must complete a W-8BEN.
E: Right of Survivorship
 All Northwest Federal Credit Union multiple-party accounts (those with 2+ owners) are held with survivorship, meaning that upon the death of any of the undersigned, the account belongs to the surviving owners listed as provided by law, and the right of survivorship shall continue between the survivors. If the box marked "Joint Account" is checked, the interest of the deceased owner(s) will pass to the decedent's estate(s).
 Joint Account — No Survivorship

F: Security Interest

I hereby grant NWFCU a security interest in all assets and dividends on deposit, now and hereafter, in all accounts I own (including joint accounts) to secure any and all of my indebtedness or obligations to NWFCU (except loans secured by real estate) now and hereafter, including debts incurred by credit card. Funds in my individual Retirement Account are excluded from this security interest. NWFCU may enforce this security interest without prior notice.

G: Signature(s) (Required) Please include a clear copy of photo I.D.(s)

I/We hereby certify eligibility for membership and make application for membership in and agree to be bound by and conform to the by-laws, rules, regulations and policies now in effect, and as amended or adopted in the future by NWFCU. I/We authorize NWFCU to obtain a consumer credit report in establishing this account or other related financial services as submitted now or in the future. By signing below, I/We certify that all the information on this Application is true and correct under penalty of perjury and acknowledge receipt of the Account Agreement & Disclosures, Funds Availability Disclosures and Fee Schedule.
The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.
Adult Joint Owner Agreement: I agree to be responsible for the Minor's use of the account(s) and any related services and indemnify and hold harmless NWFCU from all such use.

Primary Owner Signature X

Joint Owner #1 Signature X _____ Date _____
 Joint Owner #2 Signature X _____ Date _____

Credit Union Use Only

New Reopen ID Scanned ID Attached
 MC Previous Name Debit MasterCard # (1) Debit MasterCard # (2)
 CU Representative Money Market Acct # ATM Card # (1) ATM Card # (2)
 Branch Holiday Club Acct # _____
 Type of Secondary ID Reviewed _____ Date _____
 PSB (10/2011) 2H