

Youth Club Accounts



Your Lifetime Financial Partner

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 or 1-866-709-8901 <i>Fax</i> 703-709-9326 |
| Mortgage & Equity Loans 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 |
| NorthwestXpress 24-hour bank-by-phone | 703-709-6917 or 1-800-932-7666 |
| Auto Locating & Delivery Service | 703-709-8900 or 1-800-336-3384 ext. 6001 |
| TTY Hearing Impaired M-F: 7:00 a.m.-7:00 p.m. Sat: 8:00 a.m.-1:00 p.m. | 703-709-8919 |
| Northwest Financial LLC Investment, Insurance & Tax Services | 703-810-1072 or 1-800-269-2156 <i>Fax</i> 703-810-1079 |

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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NWFCU BRANCHES & 24-HOUR ATMs

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|---|--|
| 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. | Online Banking Free NWLink Internet Banking at www.nwfcu.org |
| 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. | Mobile Banking From any web-enabled cell phone/PDA at go.nwfcu.org |
| Manassas Branch (VA) 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. | Shared Branch Banking 3,500+ branches to serve you across the U.S. |
| 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. | Nationwide ATMs 32,000+ free CO-OP Network and Alliance One ATMs |
| | 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. NWFCU does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. **All information is current as of 5/2009 and is subject to change without notice.**



PSB (5/2009) 3M



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

- Bonus dividends paid on the first \$500 saved*
- Add-on Youth Certificate option which offers a 1-year term, a low \$100 minimum and the ability to deposit additional funds to the Certificate throughout the term

Moreover, we offer 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.

**A separate application is required to open a Sweet Pea Account because the account is opened under the custodian's name. Please ask for our Sweet Pea Account brochure and application.

Membership Application for Minors

How to Join NWFCU

- Open a Share Savings Account to establish your membership with an initial minimum deposit of \$5. Make check payable to NWFCU.
- Verification of identity is required at time of account opening and will be photocopied for our records. If you are returning this form by mail or fax, please enclose a **clear copy of photo I.D.** This identification will be kept confidential and protected as personal information. Valid photo I.D. includes: unexpired driver's license, passport, state issued I.D. card, military I.D. card, or any other I.D. card that contains a photo, unique identification number, signature and current address. If the minor applicant does not possess such photo identification, we will also accept a student I.D. card, social security card, birth certificate or a signed Statement of Identification from 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.



P.O. Box 1229, Herndon, VA 20172
 703-709-8901 • 1-866-709-8901 • Fax: 703-709-9326

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 above Address on account

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: _____

CU Rep _____ Date _____

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) | \$11.40 |
| <input type="checkbox"/> Safety Paper <input type="checkbox"/> Blue <input type="checkbox"/> Gold | \$14.20 |
| <input type="checkbox"/> Colonial Classic (parchment look) | \$19.20 |
| <input type="checkbox"/> America the Beautiful | \$19.20 |

Overdraft Protection:

Protect yourself from bounced checks! Your NWFCU checking account includes fee-free automatic overdraft protection from your Share Savings Account as well as your Money Market Account, Line of Credit loan and/or NWFCU Credit Card (provided you have chosen these services). 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: circling 1, 2, 3 or 4 to indicate your 1st, 2nd, 3rd and 4th sources of protection.

eStatement Agreement

By my signature on this application, I agree, if selected, to obtain my Northwest Federal Credit Union (NWFCU) account information online and request that NWFCU not mail me paper statements for the account(s) indicated. I understand that NWFCU will not deliver my account statements in paper form but will mail me a paper account statement at any time upon my request. I authorize NWFCU to use my email address to communicate with me electronically. NWFCU will not disclose information to third parties, excluding credit union affiliates, concerning my accounts. NWFCU does not and will not sell or provide any personal information to third parties for independent use.

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 newborns 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.



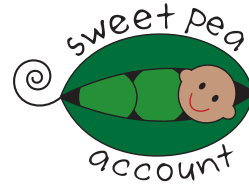
Savings rewards and extra benefits for the first years to the teen years

Children begin to form impressions of money management before they even step foot into pre-school. These early concepts are learned by observing their parents—shopping, paying bills, budgeting, and discussing the differences between wants and needs. Even external factors such as TV, the Internet, and the aisles of the supermarket begin to influence a child's understanding of money.

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.

NEWBORN TO 3 YEARS Sweet Pea Account



Our Sweet Pea Account is a "custodial" account designed for parents, grandparents, caregivers and loved ones to establish savings for babies and toddlers between the ages of 1 day to 3 years. As the Sweet Pea Account custodian, you manage the funds until the child reaches adulthood. In addition to our bonus savings features, Sweet Pea Account holders will get special mementos to commemorate these formative years. For more information and special considerations regarding Custodial Accounts, ask for our Sweet Pea Account brochure and application.

Note: A separate application is required to open a Sweet Pea Account because the account is opened under the custodian's name. Please ask for our Sweet Pea Account brochure and application.

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** (www.nwfcu.org/westies) – games, news, links and more
- **The Family Green** – a quarterly newsletter mailed to the parents of the Youth Club Account member which provides valuable tips and information on ways your family can save money.

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** (www.nwfcu.org/planitnow) – games, news, links and more
- **The Family Green** – a quarterly newsletter mailed to the parents of the Youth Club Account member which provides valuable tips and information on ways your family can save money.

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** – at www.nwfcu.org/firstrewards, members can access a number of financial calculators and educators and valuable resources.
- **The Family Green** – a quarterly newsletter mailed to the parents of the Youth Club Account member which provides valuable tips and information on ways your family can save money.

*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" (NorthwestExpress bank-by-phone/NWLink Internet Banking), or open a checking account and/or request a FirstCard Visa Platinum, provided that an adult Joint Owner is 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) _____ Birthdate _____ (mm/dd/yyyy)
 Address _____
 City, State, Zip _____
 Evening Phone (_____) _____
 Day Phone (_____) _____
 Relationship to Joint Owner (if applicable) _____
 I.D. Number & Issuer _____
 Email Address _____
 I am a: U.S. Citizen Permanent Resident Alien Non Resident Alien

I am eligible to join because I am related to this Current Member:
 Name _____ or Day Phone (_____) _____
 Account # _____
 Indicate relationship: Spouse Parent Grandparent Child
 Grandchild Sibling Household Member
 (Note: This person may be contacted for verification.)
 Presentation Website Other

How did you hear about NWFCU? Current NWFCU Member Co-worker Employer 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
 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 Fee-Free Overdraft Protection (circle order of overdraft sources — see back for details)
 1 2 3 4 Use my Share Savings Account (Account Number _____)
 1 2 3 4 Use my Money Market Account (Account Number _____)
 1 2 3 4 Use my Line of Credit Loan
 1 2 3 4 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)

C: Joint Owner(s) NWFCU may limit transactions conducted by joint owner(s). Please include a clear copy of photo I.D.
 Joint Owner #1 (Last, First, MI) _____
 Occupation _____
 Address _____
 City, State, Zip _____
 SSN/TIN _____ Birthdate _____ / _____ / _____ (mm/dd/yyyy)
 Evening Phone (_____) _____ Day (_____) _____ (mm/dd/yyyy)

Joint Owner #2 (Last, First, MI) _____
 Occupation _____
 Address _____
 City, State, Zip _____
 SSN/TIN _____ Birthdate _____ / _____ / _____ (mm/dd/yyyy)
 Evening Phone (_____) _____ Day (_____) _____ (mm/dd/yyyy)

Joint Owner Signature _____ Date _____
 Joint on: Savings Checking Holiday Club Money Market Account
 FirstCard Visa Platinum (By signing above, I authorize NWFCU to obtain a credit report and make inquiries to verify information.)

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.

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
 In case of default, I/we pledge and grant to NWFCU security in the shares and deposits in all joint and individual accounts, excluding funds in my/our Individual Retirement Account. I/we have with NWFCU now and in the future, to secure my/our Loan account. The amount I/we pledge to NWFCU will be equal to my/our balance due. I/we authorize NWFCU to apply the balance in these accounts to pay any amounts due on the account or the Loan agreement. All collateral securing one loan will secure any and all of my/our indebtedness or obligations (with the exception of loans secured by real estate) to NWFCU which includes debts incurred by credit cards, and all existing and hereafter created loans and lines of credit, including credit cards.
G: Signature
 Signature _____ Date _____
 Initials _____
 Initials _____

Credit Union Use Only
 Share Savings Acct # _____
 Checking Acct # _____
 Money Market Acct # _____
 Holiday Club Acct # _____
 Debit MasterCard # (1) _____
 Debit MasterCard # (2) _____
 ATM Card # (1) _____
 ATM Card # (2) _____
 New Reopen ID Scanned ID Attached MC Previous Name CU Representative Branch _____
 I X _____
 PSB (5/2009) 3H