

REFINANCE YOUR CAR LOAN AND POCKET UP TO \$100 CASH

Lower Your Monthly Payment, Put Cash in Your Pocket

2

A CASH REBATE AND
TAX CREDIT LET
HOME BUYERS CASH IN

If you have a vehicle loan with another lender, you're probably paying too much.

3

THE GIFT THAT FITS
EVERY SIZE AND BUDGET

MARK YOUR CALENDAR

Toy Drive

December 1-17

The NWFCU Foundation will collect new, unwrapped toys to benefit SERVE, Inc. and Northern Virginia Family Service. Look for collection bins in all branches.

Coat Drive

December 22-January 29

The NWFCU Foundation will collect new and gently used coats, scarves, hats and gloves to benefit Reston Interfaith's Winter Coat Closet. Place your donated items in collection bins at all NWFCU branches.

Blood Drive

Tues., January 5
9:00am-2:30pm

Herndon Bldg. II, café

Only 37% of the U.S. population is eligible to donate blood, severely impacting emergency supplies. Please schedule an appointment at www.nwfcu.org/donate or by call 703-659-0695, option 3.



You probably associate the word "refinance" with mortgage loans. But did you realize that you can also refinance auto loans?

"We've seen members paying as much as 11.00% on their car loans," notes Lori Day, NWFCU's consumer lending manager.

"And the national average on used car rates hovers around 7 to 7.50%." Our used car rates for purchases and refinances have been reduced to as low as 4.74% APR¹ when you apply online. This means when you bring us your loan from another lender we can likely lower your monthly payment and save you money over the life of your loan.

Refinance in just two easy steps:

1. Obtain a loan payoff amount from your current lender.
2. Visit www.nwfcu.org to take advantage of our reduced Internet Special rates.

You can finance up to 100% of the payoff amount of your current loan, or 100% of NADA retail value, whichever is

greater. And, if your loan balance is \$10,000 or more, we'll give you a \$100 refinance rebate.² Compare your current rate to ours, then visit www.nwfcu.org to apply. Hurry! Our Internet Special rates end soon.

¹See page 4 for Internet Special rates, terms and details.

²\$100 rebate is paid on loans greater than \$10,000 and \$50 paid on loans \$5,000 to \$9,999.99. Offer does not apply to refinance of existing NWFCU vehicle loans.

HELP US HELP OTHERS

The NWFCU Foundation aids financial education in area schools, awards valuable college scholarships, contributes to Children's Miracle Network and supports other charitable programs in our community. Your tax-deductible donation helps support these valuable programs, and now contributing to the Foundation is more convenient than ever.

Donate online through NWLink, or at nwfcufoundation.org where you can set up a one-time or recurring donation from your NWFCU account or credit card.

THE QUESTION IS NOT WHETHER TO BUY, BUT WHEN

Why Home Buyers Should Make the Move *Now*

If reduced home prices and mortgage rates aren't enough to entice you, tax credits and cash rebates may convince you.

FREE SEMINARS

ABCs of Credit Wed., January 6 6:00pm-8:00pm Herndon Bldg. I

The NWFCU Foundation will present this workshop, designed for high school and college students, to help develop an understanding of credit cards, including: credit card costs, how to choose the best card, usage and payment do's and don'ts, credit reports, credit scores and more. Dinner is provided and attendees will be entered to win a \$50 gas card. Register at www.nwfcufoundation.org.

Managing Your Debt

Two proven ways to control expenses and protect your credit
Sat., January 23
9:00am-11:00am
Herndon Bldg. I
Register at www.nwfcu.org or call 703-659-0695.

Home Buying Sat., January 30 9:00am-11:00am Herndon Bldg. I

Register at www.nwfcu.org or call 703-659-0695.



On November 6, President Obama signed the *Worker, Homeownership and Business Assistance Act of 2009*. This legislation is an extension of the homebuyer tax credit program, and has been expanded to include current homeowners as well as first time buyers. In addition, the deadline has been extended to the spring; you now have until April 30, 2010 to buy a home, and until June 30, 2010 to close on it.

The tax credit is worth up to 10% of the purchase price of a primary residence costing \$800,000 or less. First-time buyers (those who have not owned a home in the previous three years) could qualify for up to \$8,000, and current home owners (those who have owned and lived in their current residence for at least five consecutive years of the previous eight) could pocket up to \$6,500.¹ The tax credit is subject to income limits, and vacation homes are not eligible. You can claim the credit on your federal income tax return, and if it exceeds your tax bill, the government will issue a payment.

Save even more when you buy your home through CU Realty, our free, real estate rebate program. As a registered member, you'll work with a professional, experienced agent and get unrestricted access to all the tips, tools and data you need to make an informed decision. You'll also receive a *cash rebate equal to 20% of your agent's commission*. Sell a home with CU Realty and you'll earn a rebate, too.² You can easily earn several thousand dollars!

You'll find everything you need to get started at www.nwfcu.org. There you can check our current rates, obtain a free rate quote and sign up for **Rate Watch**, a free service that will alert you when mortgage rates change or reach your predetermined level.

You'll also find our online application where you can quickly apply for any one of our low-rate, flexible mortgage options. Getting preapproved before you shop will give you the edge over the buying competition and put more weight behind any offer you make.

We offer traditional, fixed-rate loans, adjustable-rate mortgages, high-balance loans, and more, each with minimal fees and maximum service. Our team of mortgage professionals can sort out the details and help you choose the loan option that's right for you.

But don't delay: the window of opportunity to take advantage of government programs and a buyer's market won't last long.

¹Tax credit amount varies for married taxpayers filing separately. Consult your tax advisor and www.irs.gov for details.

²Rebates are awarded to buyers and sellers registered in the CU Realty program before they begin their home search or sale and who use a Realtor from the Approved Agent network. Members who obtain an FHA loan are required to receive their CU Realty rebate at closing.

A GIFT THAT FITS EVERY SIZE AND BUDGET

We've Got the Perfect Gift for Everyone on Your List

Wrap up all your holiday shopping with one quick trip to your local branch.



HOLIDAY HOURS

CHRISTMAS

Thurs., December 24
Branches/offices close at 2:00 pm

Fri., December 25
closed

NEW YEAR'S

Thurs., December 31
Branches/offices close at 2:00 pm

Fri., January 1
closed



- If it's ever lost or stolen, the gift card can be deactivated with a simple call to the 24-hour customer service number, with a replacement card issued for the remaining balance.² Purchase your Visa Gift Cards at any of our branches, in any amount from \$25-\$500.³ And this year, deliver the perfect gift to your family, friends, coworkers, babysitters, teachers, neighbors—everyone on your list!

¹A monthly maintenance fee of \$2.50 is waived for the first six months after the date of issuance.

²There is a \$15 fee for this service.

³Fee is \$2.50 for cards up to \$250; \$5 for cards \$251-\$500.

How can you:

- avoid the crowds, lines and hassles at the mall and still get your holiday shopping done?
- develop a holiday spending budget... and stick to it?
- be sure you're getting your loved ones something they really want?
- buy the perfect gift without worrying about size, color or style?

It's all possible with our **Visa gift card**.

This handy little card packs a lot of power:

- It's accepted at millions of merchants worldwide wherever Visa debit cards are accepted—in stores, online and over the phone.
- It fits every size and taste, and allows the recipient to get exactly what they desire.
- It's activated immediately,¹ and once it's registered the recipient can easily review transactions and check the remaining balance online or over the phone.

SERVICE CENTER SPOTLIGHT

Did you know there are 46 shared branch locations in the northern Virginia/Washington DC area where you can conduct account transactions as if you were at an NWFCU branch? The most recent addition is **Belvoir Federal Credit Union**, located at 14040 Central Loop in **Woodbridge, Virginia**. NWFCU members can use this branch to:

- Cash checks and get cash advances
- Make deposits, withdrawals, transfers, balance inquiries and certain loan payments
- Purchase money orders, traveler's checks and gift cards

To use any of the 3,800 cooperative branches nationwide, you must first register your account number(s) in the database; NWLink users are added automatically. If you don't use NWLink you can contact our Call Center (703-709-8901 or 1-866-709-8901 toll-free) and have your account(s) added. To locate a Shared Branch near you, visit www.nwfcu.org and use our Locator Wizard.

ATTENTION ATHLETES

Runner registration for the 2010 Credit Union Cherry Blossom Ten Mile Run® to benefit Children's Miracle Network (CMN), opens this month. Register at www.cherryblossom.org.

If you are unable to get into the race, visit www.nwfcu.org in January...we'll be auctioning a limited number of entries to benefit CMN.