

FROM INTEREST RATES TO INSURANCE, YOUR CREDIT SCORE IS KING

Your Credit Score Can Roll Out the Red Carpet for You

2

The higher your score, the better your chances of royal treatment when you borrow.

PROTECT YOUR IDENTITY
WITH iSECURITY

3

ACHIEVE YOUR GOALS
WITH BALANCE
FINANCIAL FITNESS



A higher credit score will afford you more borrowing power and save you money. A poor credit score, on the other hand, can affect everything from insurance rates to employment opportunities.

Examining your credit report is crucial to maintaining a good score as well as preventing identity theft and fraud. You are entitled to one free report every 12 months from each of the three nationwide credit reporting companies, Equifax, Experian and TransUnion. Order yours online at www.AnnualCreditReport.com, or by calling 1-877-322-8228 (toll-free). You can order all three bureau's reports at once to conduct a side-by-side comparison, or order one of the reports every four months to monitor your credit for free all year long.

Our partners at BALANCE Financial

Fitness will be happy to review your reports and help you find ways to improve your credit score, if necessary. (See page 3 for details on the money management programs and resources BALANCE counselors provide as a free service to NWFCU members.)

Today, especially, a credit score of 725 or greater is key to cashing in on savings. In many cases, qualifying for a loan is getting more difficult, but the right credit score will allow you to take advantage of some of the best real estate and auto buying markets we've seen in years.

Mortgage rates are historically low, sellers are motivated, and there are plenty of homes from which to choose. Take advantage of the spring real estate market and all of NWFCU's valuable real estate services, including low rates, numerous loan options and our CU Realty rebate program. (See enclosed insert.)

NWFCU members also have a unique advantage when buying a car. In addition to our low rates and flexible terms, right now Credit Union members can get special "Supplier Pricing" from GM or a cash rebate from Chrysler when buying a new car. To learn more and to apply online for your auto loan, visit www.nwfcu.org.

Chequity Combo Boosts Budget

See this month's insert for details on how you can get a **\$250** cash bonus!

WELCOME NEW MEMBERS

American Consumer Council (ACC)

Comtech, LLC

Vyshnavi Consulting, LLC

YOU HAVE THE POWER TO TAKE CONTROL OF YOUR IDENTITY

Fight Fraud with iSekurity

The Federal Trade Commission estimates that nine million Americans have their identities stolen each year.



HOLIDAY CLOSING

Presidents' Day
Mon., Feb. 16

MARK YOUR CALENDARS

Keys to Selling Your Home Seminar*

Sat., February 7
9:00am-11:00am

Finding & Financing a Home in Today's Market Seminar*

Sat., February 21 and
Sat., March 28
9:00am-11:00am

Foreclosed Homes: To Buy or not to Buy? Seminar*

Sat., March 7
9:00am-11:00am

NWFCU Election Ballots Mailed

Mon., March 16

Credit Union Cherry Blossom Ten Mile Run®

Sun., April 5

Election Ballots Due

Mon., April 13

NWFCU Annual Meeting & Election Results*

Sat., April 18

Annual Member Appreciation Day*

Sat., April 18

National Credit Union Youth Week

April 18-25

*Held at our Herndon Branch. For seminar registration, visit www.nwfcu.org or call 703-709-8921, option 7.



Victims of identity theft suffer ruined credit and reputations and can spend hundreds of hours and dollars to clear their names. But you can take control of your personal data security and stop identity thieves with iSekurity, NWFCU's partner in fighting identity theft and fraud.

Once enrolled, you'll benefit from these iSekurity services:

- **Sekure ScanSM** – a comprehensive “life history” report that includes your address history, names associated with your Social Security number, financial account information, weapon permits registered in your name, criminal records, and more
- **Victim Hotline** – 24/7 access to report identity theft incidents and receive expert guidance to help restore your identity and credit records
- **Financial Recovery¹** – up to \$25,000 of financial loss coverage for identity restoration costs, legal defense expenses and lost wages

- **Criminal Investigation & Reverse Bounty Guarantee** – an expert iSekurity agent will manage your case and launch an aggressive investigation should you become victimized. If iSekurity cannot identify the person(s) responsible for the crime within 12 months, iSekurity will pay you an \$11,000 bounty.²

NWFCU members qualify for special pricing for iSekurity's services. The premium single plan (individual NWFCU member protection) is \$12/month; the premium double plan (NWFCU member & another individual protection) is just \$16/month. To enroll, visit www.nwfcu.org or call iSekurity at 1-877-838-5734 (toll-free). You'll need your NWFCU account number to ensure you receive these special, members-only rates.

1 Expert assistance, services and insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only; it does not include all terms, conditions and exclusions of the policies described. Insurance coverage not available to residents of New York and may not be available in other jurisdictions.

2 Other restrictions may apply. Visit www.nwfcu.org for complete pricing, details and iSekurity membership requirements.

Looking for a used car?

YOU MIGHT FIND A DEAL ON OUR WEBSITE

Visit our Online Vehicle Auction* at www.nwfcu.org to bid on pre-owned cars, SUVs and trucks. Click on a vehicle to view a color photo, full description of features, odometer reading, vehicle identification number and the Black Book retail value. Complete and submit our online form to place your bid. We'll let you know if yours is the winning bid and contact you to complete the sale.

*NWFCU's Online Vehicle Auction is open to the public; you do not have to be an NWFCU member to place a bid. Vehicles are sold "AS-IS" without warranties and may include credit union-owned off-lease, repossessed or fleet vehicles.

ACHIEVE YOUR FINANCIAL GOALS WITH BALANCE

Budgeting and Debt Management Pave Your Road to Financial Freedom

Whether new to the concept or in need of a refresher course, we can help.



All NWFCU members have access to BALANCE Financial Fitness, a personal finance counseling service staffed by credentialed experts for a price everyone can afford: completely free.

The first step toward financial security is analyzing your cash flow. An introductory session will cover all the essential elements including a review of your goals, assets, income, and debt. The focus of your appointment is up to you—you may concentrate on developing a spending plan that you can truly follow or explore debt reduction options. Each session is conducted over the telephone and takes about an hour. You'll receive a copy of your new budget and a detailed action plan, so you can monitor your progress and stay on track.

If you are struggling or unable to repay unsecured debt, you may choose to work with a counselor to find a way to quickly and efficiently repay your financial obligations. If a debt

management plan is an appropriate solution for your case, BALANCE will negotiate with creditors to reduce interest and fees and consolidate your debts, and you'll make one monthly payment. For NWFCU members, there is no set up or monthly administration fee for a debt management plan through BALANCE.

Budget and debt counseling allows you to gain a better understanding of your individual spending decisions. You'll learn to develop a goal-driven plan instead of just following old habits. Professional guidance is key—without it, your financial dreams may never become a reality.

Contact a BALANCE counselor at 1-888-456-2227 (toll-free). Counselors are available Monday through Thursday, 8:00am to 11:00pm; Friday, 8:00am to 8:00pm and Saturday, 11:00am to 8:00pm (ET). Or, visit www.nwfcu.org and search 'Balance' for more details.

Thinking about refinancing your mortgage?

Record low rates may have you thinking about refinancing your current mortgage, but it pays to do your homework before making a final decision. Refinancing involves most of the same fees as a first mortgage, including closing costs, appraisal fees and possibly private mortgage insurance. In addition, you'll need a significant amount of equity in your property to qualify.

To determine if a refinance is a cost effective solution for you, visit the Real Estate section of our website at www.nwfcu.org. There you'll find refinancing calculators and articles to help you make an informed decision.

RETIRE WITH CONFIDENCE

PLANNING FOR YOUR RETIREMENT YEARS SEMINAR

Wed., March 11
5:00pm-7:00pm
Herndon Branch

Learn how to effectively plan for a financially comfortable retirement. To register, visit www.nwflc.com.

Sponsored by Northwest Financial Group, a subsidiary of Northwest Financial LLC, a wholly owned subsidiary of Northwest Federal Credit Union.

Access to securities and insurance products provided by Northwest Financial Group, a registered investment advisory and registered broker/dealer, member FINRA/SIPC, and a subsidiary of Northwest Financial LLC. Securities and insurance products offered through LPL Financial and its affiliates, member FINRA/SIPC. LPL Financial has contracted Northwest Financial Group to refer securities and insurance business to LPL Financial.

Not NCUA insured. No credit union guarantee. May lose value.

\$85,000+ IN SCHOLARSHIPS AVAILABLE

Scholarship applications will be accepted online beginning March 1. Visit the NWFCU Foundation website at www.nwfcufoundation.org for complete details. Applications due April 15.