

TAKE CHARGE OF YOUR FINANCIAL FUTURE

Learn How to Achieve Personal Financial Success

BalanceTrack's Personal Finance Education Center will give you the knowledge you need to reach your goals.

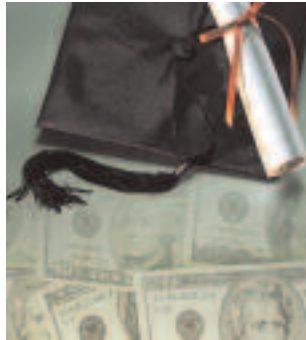
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VISA GIFT CARDS OFFER FLEXIBILITY AND CONVENIENCE

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REAL ESTATE SETTLEMENT SERVICES NOW AVAILABLE

NWFCU wants to help you make the most of your money so you can realize your financial goals. Our partnership with BALANCE Financial Fitness can point you in the right direction with BalanceTrack, an innovative, online personal finance education center.



BalanceTrack content will help you and your family explore and understand the essential elements of personal finance, including goal setting, budgeting, understanding credit, avoiding financial pitfalls, balancing a checking account, building wealth through investing, protecting your identity and more. Each learning module is fun and interactive, with links to helpful resources and a quiz to test your knowledge. Visit www.nwfcu.org and click on 'tools & education' to sample free BalanceTrack modules:

- Basic money management
- Understanding credit reports
- Homeownership
- Checking account management
- Avoiding high cost financial services
- Identity theft
- Basics of investing
- Financial planning
- Teens and money
- Finances for college students

And, if the online tutorials leave you wanting more, remember that you can speak to a BALANCE financial counselor to get live, one-on-one help. If bills have gotten out of control, BALANCE can also arrange a debt

management plan, in which your creditors may reduce interest and fees so you can repay your debt quickly and efficiently.

BALANCE is confidential and completely free for all NWFCU members. Contact a BALANCE counselor at 1-888-456-2227 (toll-free).

FREE SEMINARS

Finding & Financing a Home in Today's Market

Sat., July 18 or
Sat., August 22
9:00am-11:00am

Keys to Selling Your Home

Sat., August 8
9:00am-11:00am

Seminars will be held at 200 Spring Street in Herndon. To register, visit www.nwfcu.org, or call 703-709-8921, option 7.

\$100-A-DAY GIVEAWAY*

Throughout July, we're giving away \$100 a day to celebrate our **100,000th member milestone**. All NWFCU members are automatically entered. We'll randomly select one member per day to receive a \$100 deposit. At the end of the month, one lucky winner will get our \$1,000 grand prize! It's our way of saying "thank you" for trusting NWFCU as your financial institution.

*Must be 18 years and older and an NWFCU member to win. The \$100 a Day Giveaway is valid between 7/1/09 and 7/31/2009. Some restrictions apply. Prize winnings may be subject to IRS reporting. Visit www.nwfcu.org for complete details and contest rules.

Flexibility and Convenience Combine in New Visa Gift Card

WELCOME NEW MEMBERS

Digital Sandbox, Inc.
i2 Inc.

Whether you plan to keep them for yourself, or give them as a gift, our Visa gift cards fit any occasion.

FEE'D UP WITH STUDENT LOANS?

Our CU Student Choice line of credit offers a better way to pay for college:

- ZERO origination fees
- ZERO guarantee fees
- ZERO prepayment fees
- Low interest rates
- Flexible repayment options

Apply at www.nwfcu.org.

BACKPACK DRIVE FOR STUDENTS IN NEED

The NWFCU Foundation has partnered with Reston Interfaith and Kids R First for its annual Back-to-School Backpack Drive. This initiative provides local children in need with new school supplies and backpacks for the 2009-10 academic year. You can help by donating a new backpack (no wheels, please) by August 7 at our Chantilly, Herndon, Manassas or Vienna Branch locations.



NWFCU's new Visa gift cards offer flexibility, convenience and security—and the freedom for recipients to choose the gift they really want! Give a gift card for birthdays, anniversaries, graduations, weddings, holidays or any other occasion.

- You won't have to go searching from store to store looking for just the right gift
- They are ready for immediate use and are more convenient than checks
- They can be used at any of the millions of locations where Visa is accepted
- They can be used in person, online or over the phone for purchases

- They're as easy to use as a credit or debit card

In fact, Visa gift cards are also ideal for use on vacation since they are more secure than cash. If your card is lost or stolen, just call the 24/7 customer service number and the card will be deactivated. You'll be issued a new gift card for the remaining balance.¹ Plus, because they're prepaid, Visa gift cards can help keep you on budget!

Cards can be loaded in any amount, from \$25 to \$500.² Register the card online or by phone, and you'll easily be able to review transaction activity³ and check the remaining balance. To purchase a Visa gift card, stop by any NWFCU branch.

¹ There is a \$15 fee for this service.

² Fee is \$2.50 for cards up to \$250; \$5 for cards \$251-\$500.

³ A monthly maintenance fee of \$2.50 is waived for the first six months after the date of issuance.

MONEY TO LEND

We are, and always will be, a lender you can trust. Whether you want to drive away with a low rate auto loan, unlock the door to home ownership, consolidate bills or manage your business** cash flow and growth, we've got the funds to make it happen. Apply for your loan from your trusted lender, NWFCU.

Online: visit www.nwfcu.org

By phone: 703-709-8901
(1-866-709-8901 toll-free)

In person: visit any branch

*Call our 24-hour business loan line: 1-866-398-6655 or visit www.nwfcu.org to apply.

COMPLETE REAL ESTATE SERVICES UNDER ONE ROOF

Northwest Financial LLC Forms Northwest Title and Escrow

Real estate lending and settlement services from your trusted financial partners.

IS YOUR ADDRESS UP TO DATE?

Protect your privacy and ensure that you're receiving relevant NWFCU correspondence: visit www.nwfcu.org and type 'change of address' in the search menu to download and print a form to change your address.



NWFCU's subsidiary, Northwest Financial LLC, announces the launch of Northwest Title and Escrow LLC (NWTE), a full-service title company designed to assist members with real estate settlement transactions.

Comprised of some of the most qualified real estate settlement professionals in the field and offering more than 25 years of combined experience, the NWTE team is dedicated to providing the highest level of member service and satisfaction.

Buying or refinancing a home is one of the biggest financial investments most people will ever make. During the course of a real estate transaction, many people find it challenging to encounter unfamiliar procedures and terminology. NWTE will guide members through the complex settlement process. Whether you are buying, selling, or refinancing your home, NWTE will work closely with your lender and real estate agent, providing you with a seamless and stress-free transaction.

The NWTE team is located on the 4th floor of Herndon Building II. For more information, call 703-796-6630 or visit www.nwflc.com.

FIXED RATE CREDIT CARD FOR STUDENTS

Our FirstCard Visa Platinum is specially designed for members ages 15-22. A reasonable credit limit, fixed 9.99% APR*, and no annual fee make this Visa ideal for younger members to experience their own purchasing power while learning how to use credit responsibly.

Members ages 15-17 will need a co-signer to apply for a \$250 credit limit; members age 18-22 can apply on their own for a credit limit up to \$1,000. All applicants will also need to pass our BalanceTrack online primer, Credit Matters, which teaches students how to use credit wisely and how to avoid financial pitfalls.

Apply today so your student will have the card in time for college this fall. Visit www.nwfcu.org or call 703-709-8901 or 1-866-709-8901 toll-free.

*FirstCard Visa Platinum is exclusively for members age 15-22. Annual Percentage Rate current as of 7/1/2009.

NWFCU-SPONSORED COMMUNITY EVENTS

Vienna Town Green Concert
Mystic Warriors – Aeolian music
Fri., July 31
6:30pm

Vienna Town Green Concert
Dagmar & the Seductones – Roots Rock
Sun., August 16
6:30pm

Visit www.nwfcu.org and click on 'News & Events' for details.