

FINANCING COLLEGE DOESN'T HAVE TO BE A BRAINTEASER

Paying for College is as Easy as 1-2-3 with CU Student Choice

2

Financing a college education in today's economy is more challenging than ever.

GET OUT OF LINE; ADD ACCOUNTS ONLINE

3

SPECIAL AUTO RATES FOR ONLINE APPLICANTS

MARK YOUR CALENDARS

Home Borrowing Basics Seminar

Sat., June 13
9:00am-11:00am
Herndon Building I
200 Spring Street
Register at www.nwfcu.org,
or call 703-709-8921,
option 7.

Blood Drive

Tues., June 30
9:00am-2:30pm
Herndon Building II
Visit www.nwfcu.org/donate
or call 703-709-8900, ext.
6606 to schedule your
appointment.

Finding & Financing a Home in Today's Market

Sat., July 18
9:00am-11:00am
Herndon Building I
200 Spring Street
Register at
www.nwfcu.org, or call
703-709-8921, option 7.

Funding college with a home equity loan is no longer an option for some families due to declining home values, and federal funding has not kept pace with the rising costs of college. As a result, many families are turning to higher-cost loans to pay for higher education. But NWFCU has a more affordable option—our **CU Student Choice loan**. This innovative line-of-credit¹ offers a lower variable rate (currently just 6.25% APR²) than loans or lines offered by commercial banks, and there are no origination fees or prepayment penalties. We make paying for college as easy as 1-2-3!

1 Determine your need. Once you know how much your student will be receiving from federal financial aid, grants and scholarships, tap into this low-rate resource for out-of-pocket expenses. Students can borrow up to a maximum of \$75,000 with a parent co-signer throughout their college career.

2 Complete your application. Visit www.nwfcu.org to apply online. The application is simple, and you'll receive a no-obligation student loan quote in just minutes.

3 Relax! Once your loan has been approved, funds will be distributed directly to the school at the time the school specifies. Applicants need only apply once and the line will remain open to draw upon during subsequent school years. And loan

payments can be deferred until after graduation or you can begin repayment right away.

For more information, visit www.nwfcu.org and type Student Choice in the search box. Our student lending center web page has resources and tools to help you budget for college, calculate loan payments, build a secure financial future, and much more.

¹ For undergraduate studies at a 4-year degree institution.

² Rate is subject to change quarterly.

NEW! Deposit Account Solutions for Your Business

NWFCU now offers deposit account solutions to help you manage and grow your company.

- **Basic Business Checking** – manage your transactions with our low cost, convenient operating account
- **Business Dividend Checking** – earn a higher rate of return while enjoying immediate access to your funds
- **Business Savings** – prepare for future opportunities or unexpected expenses with this excellent savings tool
- **Business Money Market** – as you increase your savings, your earnings increase with our tiered dividend rates
- **Business Share Certificates** – select a pre-set period of time for your earnings to grow

To open an account or for more information on our business services, contact any one of our branch managers.

Why Wait in Line?

Now you can open or add accounts online through NWLink.

WELCOME NEW MEMBERS

ARTEL
Ideal Innovations
InterCall
NetStar-1
NJVC
QinetiQ North America

NWFCU-SPONSORED COMMUNITY EVENTS

Manassas Heritage Railway Festival
Sat., June 6
10:00am-4:00pm
Old Town Manassas

Vienna Town Green Concert
German Band – Bavarian and Viennese music
Sun., June 7
6:30pm
Vienna, VA

Manassas Wine & Jazz Festival
Sun., June 21
11:00am-6:00pm
Harris Pavilion
Manassas, VA

Vienna Town Green Concert
Open Mic Night
Sun., June 28
6:30pm

Vienna Town Green Concert
Mystic Warriors – Aedeon 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.



If you use NWLink, you already appreciate the benefits of online banking anytime/anywhere without monthly fees or minimum balance requirements. Now, with just a few clicks of your mouse **you can open or add NWFCU accounts**, including:

- Your choice of checking
- A Holiday Club account
- Money Market accounts
- Share Certificates
- Add-on Certificates
- and more

If you're not yet using NWLink Internet Banking with Bill Payer, you're really missing out. Once enrolled, you'll be able to:

- Transfer funds between your NWFCU accounts

- Make loan payments
- Pay your bills and schedule automatic payments
- View/print copies of cleared checks
- View, print and save your monthly NWFCU account statements and credit card statements
- Import account information to Quicken™ or Microsoft Money™
- And, now, open and add new accounts online!

Enroll today at www.nwfcu.org and start enjoying convenient, secure access to your accounts 24/7.

First-Time Homebuyer Tax Credit

HOMEBUYERS BENEFIT FROM FALLING PRICES, LOW RATES AND TAX BREAKS

The American Recovery and Reinvestment Act of 2009 provides for a first-time homebuyer tax credit. Combined with falling home prices and historically low interest rates, the tax credit makes this an ideal time for first-time homebuyers to make their move! Below are some details to keep in mind:

- A first-time homebuyer is someone who hasn't owned a home in the last three years. If you're married, both spouses must be first-time homebuyers.
- Taxpayers with incomes up to \$75,000 (single) and up to \$150,000 (married) qualify.
- Credit amount is based on 10% of the home's purchase price (maximum credit is \$8,000).
- You must purchase a home January 1 - December 1, 2009 to qualify.

Visit the IRS site at www.irs.gov for details. To learn more about NWFCU's money-saving mortgage options, visit www.nwfcu.org.

LIMITED TIME INTERNET SPECIAL RATES

Enjoy Our Lowest Rates when You Apply Online

Today's market presents a very unusual (and favorable) environment for car buyers who want to save big.



HOLIDAY CLOSING

INDEPENDENCE DAY

Sat., July 4

All branches and offices will be open regular business hours on Fri., July 3.

FREE GIFT WHEN YOU VISIT OUR NEWEST BRANCH

Stop by our **Manassas Branch** this month and get a free gift (limit one per member, while supplies last). Located at 9730 Liberia Avenue in the Shops at Signal Hill, our Manassas Branch features drive-thru banking with extended evening and weekend hours, 24-hour drive-up ATM, self-service safe deposit boxes and a full service night depository.

DEPOSIT INSURANCE EXTENDED

The National Credit Union Share Insurance Fund (NCUSIF) coverage of up to \$250,000 has been extended through 2013. The NCUSIF, like the FDIC's Deposit Insurance Fund, is a federal insurance fund backed by the **full faith and credit of the U.S. Government.**



Auto makers are offering unprecedented incentives to entice buyers, including price cuts, payment protection plans and enhanced warranties. The IRS is allowing sales tax breaks on the purchase of new cars¹. And, **for a limited time only** we're offering a rate reduction of .75% on our most popular auto loans and leases when you apply online. There may never be a better time in '09 to consider a new car!

Our regular car rates are normally far better than the national average, and with our current Internet Special you'll enjoy even more savings. **New car rates start at just 3.50% APR² and used car rates are as low as 4.99% APR³.** The chart below illustrates just how much

money you could save when you finance a vehicle with NWFCU.

Visit www.nwfcu.org to complete our application in just minutes and, in most cases, get an instant loan decision. **Hurry!** Our Internet Special rates are for a limited time only.

¹Limited to the state and local sales and excise taxes paid on the purchase price up to \$49,500 for a qualified new car, light truck, motor home or motorcycle. Purchases must be made between 2/17/09-12/31/09 and income limitations may apply. Visit www.irs.gov for details.

²Annual Percentage Rate (APR) current as of 6/1/09 and subject to change without notice. Credit Union members without Access or Premier Checking, add 0.25% to the listed rate. This rate is only available for new car purchases and auto loan refinances from another lender where the auto was purchased as new within the past 12 months. Rates subject to change without notice.

³Annual Percentage Rate (APR) current as of 5/26/09 and is subject to change without notice. Rate includes a 0.75% discount for online application and the 0.25% discount for NWFCU Access and Premier Checking users. Internal refinances are excluded from new car and Internet Special rates. Other rates and terms are available. Rates subject to change without notice.

⁴Annual Percentage Rate (APR) taken from Bankrate.com's weekly national survey of large banks and thrifts conducted on 05/13/09.

LOAN AMOUNT	TERM	NATIONAL AVERAGE APR ⁴	NWFCU INTERNET SPECIAL APR ²	TOTAL SAVINGS WITH NWFCU
\$25,000	48 months	7.06% APR (new car)	as low as 4.24% APR (new car)	NWFCU saves you \$1,546 in interest!
\$20,000	48 months	7.96% APR (used car)	as low as 4.99% APR (used car)	NWFCU saves you \$1,315 in interest!