

GET MORE BANG FOR YOUR BUCK

Today's Market Presents a Great Opportunity for Buyers

If you've been considering a move, *now* is the time to act. And NWFCU is a lender you can *trust*.

2

ACCOUNT ACCESS AT YOUR FINGERTIPS

3

GET THE MOST FROM YOUR CHECKING ACCOUNT



approved real estate agent who is held accountable to NWFCU's high service standards.

And our online resources provide easy-to-understand content and interactive calculators to complement our lending professionals' advice. Visit the Real Estate section of our website, www.nwfcu.org, to:

- learn how to choose a Realtor
- get a fast, free pre-approval
- calculate your monthly payment
- know what to expect at closing
- check our seminar schedule
- and more!

We're never more than a phone call away if you have any questions. To speak with a mortgage professional, call 703-709-8921 (1-866-709-8921 toll-free) Monday-Friday, 8:00am-4:30pm. You can also contact us by email: mortgages@nwfcu.org.

CAST YOUR VOTE

Ballots for the 2009 NWFCU Annual Election will be mailed this month. Remember you can cast your ballot for the three vacancies on our Board of Directors by voting online, through the mail or at any branch. Election ballots are due by Monday, April 13. Results will be announced at our **Annual Meeting on Saturday, April 18 at our Herndon Branch at 9:00 am**. *Mark your calendar—new Annual Meeting time and location this year!*

Home prices are more affordable than they've been in years, mortgage rates are historically low and sellers are motivated. Add that up and what do you get? More home for your money.

But before you start looking, turn to NWFCU. We're your real estate partner. We offer free, informative seminars, a variety of mortgage options, quick online pre-approvals and unbiased counseling from loan officers who get paid with a salary, not a commission check, so they work in your best interests.

Plus, you'll save money and time with CU Realty, our members-only real estate rebate program. With CU Realty on your side, you'll earn a valuable cash rebate at closing and work with an experienced,

Now accepting applications

\$85,000+ IN SCHOLARSHIPS

The NWFCU Foundation is accepting applications for its 2009 scholarship programs. For application and eligibility requirements, visit www.nwfcufoundation.org. Applications will be accepted online only and must be received by April 15, 2009.

CONVENIENCE AND SERVICE ARE NEVER FAR AWAY

Enjoy Account Access Wherever You May Roam

Thousands of Shared Branches and free ATMs provide account access when and where you need it.

MARK YOUR CALENDARS

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

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

NWFCU Election Ballots Sent

March 16

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

Sat., March 28
9:00am-11:00am

Credit Union Cherry Blossom Ten Mile Run*

Sun., April 5

Election Ballots Due

Mon., April 13

NWFCU Annual Meeting*

Sat., April 18
9:00am

Annual Member Appreciation Day*

Sat., April 18
9:00am-1:00pm

Car Tent Show*

Sat. April 18
9:00am-1:00pm

Capitalizing on the Current Real Estate Market Seminar*

Sat., April 18
10:30am-11:30am

Identity Theft: Who's Got Your Info? Seminar*

Sat., April 18
12:00pm-1:00pm

Credit Union Youth Week

April 18-25

*Held at our Herndon Branch. For seminar registration, visit www.nwfcu.org. To register by phone for our mortgage seminars, call 703-709-8921, option 7. To register for the identity theft seminar, call 703-709-8900, ext. 5017.



Did you know that whether you're around the block from an NWFCU branch or across the country, you're never far from your accounts? It's true. We belong to a cooperative shared branch network comprised of other credit unions and Credit Union Family Service Centers. This benefit opens the door for you to conduct business on your NWFCU accounts at more than 3,500 locations* throughout the United States—many with 24-hour ATMs and extended evening and weekend hours.

So if you travel, attend college or live outside the Northern Virginia area, you can conduct NWFCU account transactions at a shared branch just as you would at one of our branches.

- cash checks
- deposit funds
- withdraw money
- make NWFCU loan payments
- transfer funds between accounts
- get a cash advance

If you use NWLink online banking, you're automatically enrolled in the shared branch database. If not, contact

our Call Center at 703-709-8901 or 1-866-709-8901 (toll-free) to enroll your account(s) and start taking advantage of this convenient service.

To find a shared branch near you, visit www.nwfcu.org and use our online Locator Wizard to search by city, state or zip code. You can even download the entire list to your personal navigation device (TomTom, Garmin or other GPS device) directly from our website. This new feature brings our shared branches to your fingertips and your dashboard! When you're on the go, you can use mobile banking to help you find a branch or ATM. Simply point your web-enabled cell phone or PDA to go.nwfcu.org to find locations near you.

*Services, hours, and cash limits differ at each location.

Invest in America

GM & CHRYSLER DISCOUNTS

We've teamed up with General Motors and Chrysler to keep America rolling. Purchase a new vehicle by June 30, 2009 to take advantage of special discounts for credit union members:

- GM Supplier Pricing (4.5% off the Manufacturer's Suggested Retail Price)
- Chrysler rebates up to \$1,000 on select vehicles

Plus, you'll save even more when you finance your vehicle with NWFCU. Our new car rates are as low as 3.50% APR.* Compare that to credit-strapped lenders with rates of 6%, 10% or more! For details on this program and to apply, visit www.nwfcu.org, stop by any branch or call 703-709-8901 (1-866-709-8901 toll-free).

*APR=Annual Percentage Rate current as of 3/1/09 and subject to change without notice. Other rates and terms are available. Visit www.nwfcu.org for details.

ENJOY MORE BENEFITS WITH ACCESS AND PREMIER CHECKING

Are You Getting the Most from Your NWFCU Checking Account?

Each of our checking accounts offer outstanding benefits, but Access and Premier Checking take it to a whole new level.



All NWFCU checking account holders enjoy fee-free overdraft protection, free ATM transactions at more than 32,000 CO-OP Network and Alliance One ATMs nationwide, and free NWLink Internet Banking with Bill Payer. But, when you upgrade to Access or Premier Checking, you'll get even more benefits. And depending on your account/loan balance or service usage, you can enjoy these added benefits *without incurring a regular monthly fee.*

Access Checking offers all the benefits of our Basic Checking, plus a 0.25% discount on NWFCU auto loan and lease rates. Access Checking is free when you have an NWFCU debit and credit card, direct deposit, NWLink Internet Banking and eStatements **OR** maintain a \$10,000 combined daily account balance.¹

Premier Checking is our top tier account. It offers the auto loan rate discount that you get with Access Checking, no monthly fee with

minimum balance², plus these additional benefits:

- monthly dividends
- certificate rate bonus
- free checks for life³
- free domestic wire transfers
- discounted extended vehicle warranty, and more

To open or upgrade your NWFCU checking account, call us at 703-709-8901 (1-866-709-8901 toll-free), visit www.nwfcu.org to download an Account Update form, or stop by any branch.

For a limited-time, you can earn a \$250 cash bonus with an Access or Premier checking account with payroll direct deposit and a home equity loan. Visit www.nwfcu.org for details on our "Chequity" promotion.

¹Combined daily balance equals the sum of all NWFCU checking, savings, money market, certificates, loans and mortgages. If daily balance falls below minimum, a \$5 monthly fee is applied.

²No monthly fee if your combined daily balance is \$50,000 or more. Combined daily balance equals the sum of all NWFCU checking, savings, money market, certificates, loans and mortgages. If daily balance falls below minimum, a \$10 monthly fee is applied.

³Free checks are limited to NWFCU logo checks. One free box of checks per order.

Children's Hospital Ball for Patients

The NWFCU Foundation is hosting a "Night of Magic" ball on June 12, 2009, for the hospital patients at Children's National Medical Center.

We need your help. We're accepting donations for:

- Dresses, suits, shoes and accessories for toddlers-age 21 (drop off collection bins are located at NWFCU branches)
- Goodie bag treats (toys, games)
- In-kind service donations (dry cleaning, printing)
- Cash to help fund the event (checks made payable to NWFCU Foundation)

If you'd like to make a difference, refer to this month's insert; call 703-709-8900, ext. 6463; or visit www.nwfcufoundation.org for details.

WELCOME NEW MEMBERS

Bogart Associates Inc.
of Northern Virginia
Loudoun County
Chamber of Commerce
Premier Group
International
Zarca Interactive

FALLING BEHIND FINANCIALLY?

Our new Member Solutions Program reaches out to members experiencing financial difficulties. Whether you've already fallen behind in loan payments or think it may happen, visit www.nwfcu.org and search 'Member Solutions' to complete our online assistance request. A representative from our Member Solutions team will contact you within two business days. Our goal is to help you protect or rebuild your credit, and in some cases, avoid foreclosure or repossession.