

SPECIAL MESSAGE FROM OUR PRESIDENT & CEO

Making a Difference in Our Members' Lives

Even during difficult times, NWFCU remains committed to upholding our philosophy of people helping people.

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WE CAN HELP PROTECT
YOU FROM IDENTITY
THEFT

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SERVICE CENTERS OFFER
CONVENIENCE AT HOME
AND AWAY

UPCOMING SEMINARS

FHA/VA Loans: Are You Eligible?

Sat., September 12
Herndon Building 1
See page 3 for details

How to Prepare, Pay and Stay in College

Tue., September 22
or
Wed., September 23
See page 3 for details

Finding & Financing a Home in Today's Market

Sat., October 3
or
Sat., November 14
9:00am-11:00am
Herndon Building 1
200 Spring Street
Herndon, VA
To register, visit
www.nwfcu.org or call
703-659-0695.

The troubled economy has prompted many financial institutions to stop lending money, reduce credit lines and increase fees. Too concerned with covering losses and increasing revenue, banks are doing little to help consumers who are struggling with layoffs, downsizing, the credit crisis and declining home values.

Northwest Federal Credit Union is not one of these institutions! We are committed to helping members improve their financial situation, and have been proactive in establishing programs that do just that.

- **Free financial counseling** - Our partnership with BALANCE Financial Fitness provides all members with access to free, confidential counseling by phone. Counselors can assist with budgeting, paying bills, handling debt, and more.
- **Loan refinancing** - You may be able to lower your monthly payments by refinancing your mortgage, equity line or car loan with NWFCU.
- **Home Modification programs** - We've been helping members in financial distress by restructuring their mortgages through forbearances, modifications or refinances. We also participate in the "Home Affordable Modification" program, in which members can apply for relief through Fannie Mae.
- **Member Solutions** - This program may help members at risk of foreclosure, repossession or tarnished credit with

rewritten loans, deferments, interest-only payments and payment reductions.

To learn more about these programs, visit www.nwfcu.org.

Please share the benefits of NWFCU membership. Your family—including siblings, spouses, children and grandparents—are automatically eligible to join. And with more than 500 employers and organizations in our field of membership, chances are your friends, neighbors and coworkers are, too. Encourage them to visit www.nwfcu.org to join today.

While helping members protect and improve their financial situations, we've maintained our own financial health and stability. As of July 31st, our assets stand at \$1.8 billion and capital reserves are at \$166 million.

We're now serving more than 100,000 members in the cooperative spirit of credit unions: **not for profit but for people**. Thank you for your continued trust in us. We want to be your first choice for financial services and remain committed to the same ideals under which we were founded more than 60 years ago.

— Gerrienne Burks,
President & CEO

NWFCU Services can Help Protect You Against Fraud

During tough economic times, crime rates rise. One of the most financially devastating ways people are victimized is through identity theft.

WELCOME NEW MEMBERS

Comscore Networks
Dowless & Associates, Inc.
I Scope Technology
Strategic Thought Group

The FTC estimates that as many as nine million Americans fall victim to identity theft each year. Thieves can rent an apartment, obtain credit or establish utilities in your name, without your knowledge. You may not find out until it's too late—when the debt collector calls or you're denied a job or a loan. In rare cases, victims have been arrested for crimes they did not commit.

Fortunately, we offer several programs to help reduce your risk:

- **eStatements.** Eliminate the risk of postal mail theft by receiving your monthly account statements at your convenience, securely from your computer and our password-protected system. Enroll today at www.nwfcu.org. It's free and it puts you in control of your sensitive financial documents.
- **eLERTs.** Our opt-in eLERT choices help you easily keep tabs on your account activity and avoid fraud. You'll also be among the first to know when there's a new phishing scam or other identity theft scheme. To subscribe, visit www.nwfcu.org and type 'eLERTs' in the search box. You can choose the type of email notifications you wish to receive, and can change your choices at any time.
- **Identity Theft online course.** Our online learning module teaches you how to protect yourself from identity theft, and how to recover should you become victimized. To learn more, visit www.nwfcu.org and type 'Balance' in the search bar to access our BalanceTrack online course.

- **iSecurity.** Available to all NWFCU members at a discounted rate, iSecurity helps you deter theft, restore your financial credit rating and good name, defend yourself against future crimes, and seek justice should you become victimized. iSecurity services include Sekure Scan,[™] a comprehensive "life history" report that can help you detect suspicious activity early; a 24/7 victim hotline; and iSecurity agents who are personally assigned to your case. In addition, iSecurity membership comes with a reverse bounty guarantee: iSecurity will pay you an \$11,000 bounty if they cannot identify the person responsible for the crime against you within 12 months of starting an investigation. To enroll in iSecurity, visit www.nwfcu.org and click on 'Tools & Education'.



HOLIDAY
CLOSING

LABOR DAY
Mon., September 7

COLUMBUS DAY
Mon., October 12

SERVICE CENTER SPOTLIGHT

There are 40+ Credit Union Service Center locations in the D.C. metropolitan area where you can conduct transactions* on your NWFCU account. Check out **NASA FCU** (Falls Church, VA and Rockville, MD); **Credit Union Family Service Center** (Springfield, VA and Marlow Heights, MD); **Justice FCU** (Arlington, VA and Washington, D.C.); **Fed Financial FCU** (Rockville, MD); **State Department FCU** (Alexandria and Arlington, VA).

Find a location near you with our online Locator Wizard at www.nwfcu.org or call 1-800-919-2872 (toll-free).

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

Enjoy the Convenience of Service Center Locations

Shared branches let you access your NWFCU accounts at Credit Union Service Centers across the country.



Credit unions all over the United States share facilities so members have thousands of convenient locations where they can perform transactions. Whether you're at work, home, or out-of-town, your credit union is always nearby.

As a member of NWFCU you can take advantage of shared-branch convenience at more than 3,800 Credit Union Service Centers* across the country. Many feature 24-hour, surcharge-free ATMs and extended evening and weekend hours. NWFCU members can:

- cash checks
- make deposits
- withdraw money
- make NWFCU loan payments
- transfer funds between NWFCU accounts
- get cash advances

The "Service Center Spotlight" on

page two lists some of the Credit Union Service Centers in the D.C. metropolitan area. For a state-by-state listing, visit www.nwfcu.org and check out our Locator Wizard under the 'ATMs & Branches' tab. You can even download the complete list to your navigation device.

Your NWFCU account(s) must be in the shared branch database before you can use a Credit Union Service Center. If you use NWLink Internet Banking, you're already enrolled; if not, contact our Call Center at 703-709-8901 or 1-866-709-8901 (toll-free) to have your account(s) added.

*Credit Union Service Centers serve members from hundreds of different credit unions and their policies, procedures and transaction capabilities may differ from those at NWFCU.

HOME SEMINAR

**FHA/VA Loans:
Are You Eligible?
Sat., September 12
9:00am-11:00am
Herndon Building I
200 Spring Street**

Get the facts and guidelines about Federal Housing Administration (FHA) and Veterans Affairs (VA) mortgages, designed to assist qualified first-time homebuyers. Learn which program best suits your needs. To register, visit www.nwfcu.org or call 703-659-0695.

HOW TO PREPARE, PAY AND STAY IN COLLEGE

Are you or a young adult in your life considering college? Between the rising cost of higher education and the shrinking value of assets, have you thought about how you'll bridge the gap and maximize financial aid?

Attend this seminar to discover how to:

- Prepare for college
- Choose the right school
- Get the most out of federal aid, grants and scholarships
- Find out more about NWFCU's low-cost student loan program

Space is limited! Register today for the location nearest you. Visit www.nwfcu.org or call 703-659-0695.

Tue., September 22 6:30pm-8:30pm Herndon High School 700 Bennett Street Herndon, VA	Wed., September 23 6:30pm-8:30pm George Mason University Prince William Campus Occoquan Building 10900 University Blvd. Manassas, VA
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MEMBERS ENJOY THE CONVENIENCE OF CU SERVICE CENTERS

It's clear to see members are taking advantage of our shared branch network. Since January 2009, NWFCU members conducted nearly \$40 million in transactions at Credit Union Service Centers nationwide!