

WE'LL FIND THE CAR AND THE FINANCING THAT FITS

## New Car Rates as Low as 3.50% APR<sup>1</sup>

**W**e offer great rates and convenient services to help you before, during and after your purchase.

2

100 REASONS WHY YOUR FAMILY SHOULD JOIN

3

PLAN FOR A SECURE RETIREMENT



Take away all the hassles of new car shopping and what do you get? NWFCU! We make buying your new vehicle a whole lot easier. Check it out:

- **Online Loan Application.** Takes just minutes to complete and, in most cases, you'll get an instant loan decision.
- **Preapproved Auto Loan (PAL) Check.** "Same as cash" convenience gives you more buying power at the dealership.
- **Auto Locating & Delivery Service.** Avoid the dealership altogether and let us do the legwork. Visit [www.nwfcu.org](http://www.nwfcu.org) to submit an Auto Locating form. We'll find the vehicle, negotiate the price, and have it delivered to our Enterprise branch. FREE when you finance your vehicle through NWFCU.
- **Guaranteed Asset Protection (GAP).<sup>2</sup>** Cover the 'gap' between your unpaid loan balance and the insurance settlement if your car is damaged beyond repair or stolen and non-recoverable. This \$220 plan could end up saving you thousands of dollars!
- **Extended Vehicle Warranty.<sup>2</sup>** This

coverage picks up after the manufacturer's warranty expires when *most* major vehicle issues occur. Roll the cost into your NWFCU auto loan for just pennies a day.

- **Automatic Payments.** Never miss a due date with automatic transfers from your account each month.

Apply for your auto loan today! Visit [www.nwfcu.org](http://www.nwfcu.org), stop by any branch or call 703-709-8901 (1-866-709-8901 toll-free).

<sup>1</sup> Annual Percentage Rate (APR) is current as of 3/19/08 and subject to change without notice. Rate is based on 12-36 month term for new car loans/leases and vehicle refinances from other lenders for new car purchases within the last 12 months. NWFCU members without Access and Premier checking add 0.25% to the listed rate. Other rates and terms available.

<sup>2</sup> Offered through our subsidiary, Northwest Financial LLC.

Learn more about our members-only car buying resources at [www.nwfcu.org](http://www.nwfcu.org). Search: **Auto Services**



Join Us on April 26

### MEMBER APPRECIATION DAY

Bring the whole family to our Enterprise Branch in Herndon, VA on Saturday, Apr. 26. From 9am-Noon, we'll have door prizes, carnival games, refreshments and more! The **Shred-it truck** crew will securely dispose of your outdated checks and personal paperwork for free. And, our Mortgage department will present "**Finding & Financing Your Home in Today's Market,**" from 9am-11am (register for this seminar in advance at [www.nwfcu.org](http://www.nwfcu.org)). We look forward to seeing you!

**WE'VE GOT \$100 FOR YOUR FAMILY MEMBERS**

Your family can earn \$100 just for joining NWFCU and opening a checking account with direct deposit. See page 2 for details.

\$100 CASH DEPOSIT IS JUST THE BEGINNING

# Why is NWFCU Right for Everyone in Your Family?

**W**e've got 100 reasons why NWFCU membership really pays off!

## WELCOME NEW MEMBERS

Ryan Appraisal Services

Secure IT

## MARK YOUR CALENDARS

**Election Ballots Due**  
Mon., Apr. 7

**NWFCU Annual Meeting**  
Sat., Apr. 12 (10:00am)  
Westin Tysons Corner Hotel

**Scholarship Application Deadline**  
Tues., Apr. 15  
For details and an application, visit [www.nwfcufoundation.org](http://www.nwfcufoundation.org)

**Credit Union Youth Week**  
Apr. 21-Apr. 26  
Watch for details about our new youth club accounts coming soon!

**Member Appreciation Day & Shred-it Truck**  
Sat., Apr. 26 (9:00am-Noon)  
Enterprise Bldg., Herndon  
Visit [www.nwfcu.org](http://www.nwfcu.org) for details

**Finding & Financing a Home In Today's Market**  
Sat., Apr. 26 & Sat., May 17 (9:00am-11:00am)  
Enterprise Bldg., Herndon  
Register at [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8921, option 7



For starters, each eligible family member you refer who joins NWFCU and opens a checking account with direct deposit will receive \$100 deposited into their account.<sup>1</sup> Refer your spouse, children, parents, siblings, grandparents and even roommates.<sup>2</sup> Whether they live around the block or across the country, they'll love everything about NWFCU membership, including:

- low auto loan rates
- historically low mortgage rates
- 25,000+ completely free ATMs nationwide
- free NWLink Internet Banking
- 3,000+ shared branch locations across the country
- CU Realty rebate program
- Mobile banking

And that's just the beginning!

Joining is easy. Just have your family members visit [www.nwfcu.org](http://www.nwfcu.org) to use

our quick and easy online membership application. Or they can call 703-709-8901 (1-866-709-8901 toll-free) or visit any branch to pick up an application.

But hurry! Our \$100 direct deposit offer ends May 31! See this month's insert for more details.

<sup>1</sup> You will receive \$100 as a bonus when you join NWFCU and open a checking account with direct deposit by May 31, 2008. A minimum direct deposit of \$100 must be received by July 15, 2008 to obtain the bonus. The \$100 bonus will be funded to the checking account by the Friday following receipt of your initial direct deposit. Offer available only for new members joining between April 1 and May 31, 2008 and limited to one bonus per member. The bonus will be reported on your year-end 1099-INT statement.

<sup>2</sup> Roommates are defined as household members sharing daily living expenses.

Need more reasons your family will love NWFCU? Go to [www.nwfcu.org](http://www.nwfcu.org). Search: **100 Reasons**



*We're the Lender You Can Trust*

## ONE FOR THE RECORD BOOKS

Despite the current housing market, we are pleased to report that NWFCU remains as stable as ever. In fact, we had our busiest February on record for mortgage loans, with more than \$27 million disbursed. This record-breaking month clearly illustrates the trust and confidence we have established with our members.

Our continued success can be credited to our principles. We never have, nor will we, enter the subprime mortgage market. We don't offer option ARMS, "exotic" mortgages or negatively amortizing loans. We make sure our borrowers secure loans they can afford, and our top priority is to protect the interests of all our members.

If you're considering buying or refinancing a home, talk to us. Let us help you compare offers from other lenders so you can make informed, educated decisions. Call 703-709-8921 (1-866-709-8921 toll-free) to speak with a mortgage representative. To learn more about our mortgage programs, visit [www.nwfcu.org](http://www.nwfcu.org) and click on 'Real Estate Services'.

# Plan for a Secure Retirement

**W**hatever your retirement dream, one thing is certain: you're going to need money to fund it.



Financial experts predict that you'll need 75%-85% of your pre-retirement income to live comfortably. You'll probably need even more if your plans include building your dream home or traveling the world.

Unfortunately, you can't rely on Uncle Sam to foot the bill. Social Security typically replaces just 40% of a worker's pre-retirement income, so you'll have to come up with the rest on your own. Below are some strategies to help you plan for a financially comfortable retirement:

- Calculate how much money you'll need, and identify your sources of retirement income. Access the retirement calculators on Northwest Financial LLC's website, [www.nwflc.com](http://www.nwflc.com), to help guide you.
- Max out your 401(k) or TSP contributions, or at least put in the minimum necessary to benefit from employer matching.
- If eligible, invest in a Roth IRA. Your earnings will grow tax-free and, unlike some IRAs, you never have to take a required withdrawal, so you can let the money continue to grow while you enjoy retirement.

- Once you retire, withdraw money from taxable sources first and let tax-advantaged accounts continue to compound.
- Consider taking a part-time job when you retire: enjoy something new, stay socially engaged, and supplement your retirement income.

Now is the time to develop a comprehensive, well thought-out retirement plan. Contact Northwest Financial Group, a subsidiary of Northwest Financial LLC, to meet with an experienced financial representative. They can assist you in developing a personalized solution to help you meet your retirement goals. Call 703-810-1072 ext. 110, or email [contact@nwflc.com](mailto:contact@nwflc.com).

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## UPCOMING SEMINAR

### ESTATE PLANNING

Fri., Apr. 11  
5:00pm-7:00pm

Northwest Financial LLC will explain the basics of creating and managing an estate plan, including: wills and trusts, life insurance strategies and gifting and tax implications. To register, visit [www.nwflc.com](http://www.nwflc.com); contact@nwflc.com; or call 703-810-1072, ext. 109.

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*Sold to the Highest Bidder*

## NAME YOUR PRICE ON QUALITY USED CARS

If you're in the market for a used car, truck or SUV, keep in mind our inventory of **Vehicles for Sale**. Visit [www.nwfcu.org](http://www.nwfcu.org) and click on 'Auto Services' to see our current list of off-lease vehicles complete with picture, description of features, odometer reading, vehicle identification number and minimum bid. You can also request a free\* CARFAX report to check the vehicle's history and test drive the car at our Enterprise branch before submitting your sealed bid. For more details, contact our Auto Resources department: 703-709-8900, ext. 6001(1-800-336-3384 toll-free).

\*Your account will be charged \$8.99 to run the CARFAX report. If you finance the vehicle through NWFCU, \$8.99 will be refunded following loan disbursement.

## GREAT RATES, INSTANT APPROVAL

**Take advantage of today's low interest rates and our new & improved online loan application. In most cases, you'll get a decision within minutes! Apply today for a new or used car loan, a personal loan to consolidate your debts, or a low-rate NWFCU Visa or Travel Rewards Gold MasterCard. Visit [www.nwfcu.org](http://www.nwfcu.org) and click on 'Apply for a Loan/Credit Card'.**