

REFER A FAMILY MEMBER AND LUNCH IS ON US!

Who Says, "There's No Such Thing as a Free Lunch"?

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Lunch is on us when you share your NWFCU membership with family members and roommates.

SEEKING A DEBT
SOLUTION? DO YOUR
HOMEWORK

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MEMBER APPRECIATION
DAY — APRIL 18



Even children can benefit from NWFCU membership. This economy presents a wonderful opportunity to teach kids the value of saving money. Help them open a Youth Club Account and teach them good financial habits at an early age. We have special age-appropriate accounts for children, and each offers special gifts and benefits:

- Sweet Pea (special custodial account for newborns-age 3)
- Westies Kids Club (age 4-8)
- Plan-it Now (age 9-12)
- First Rewards (age 13-17)

Visit www.nwfcu.org to email your family member an invitation to join. You'll enjoy a free lunch, and your loved ones will start enjoying these members-only benefits: low loan rates on homes and vehicles; fewer fees and higher savings rates; special programs like BALANCE Financial Fitness, CU Realty home rebate service, Auto Locating; and more!

Hurry! *Lunch on Us* offer ends June 1.

CAST YOUR VOTE

Remember to cast your ballot for the three vacancies on our Board of Directors. You can vote online, through the mail or at any branch. Ballots are due by Monday, April 13.

Election results will be announced at NWFCU's Annual Meeting on Saturday, April 18 (9:00am) at Herndon Building II (200 Spring Street).

Today's economy is proving to be a challenge for just about everyone. Even if you haven't been directly impacted, chances are you know someone who has, and that person could be a member of your family. The best thing you can do for your loved ones during these uncertain times is to sponsor them for credit union membership. **And for a limited time, for every new family/household member you sponsor for NWFCU membership, we'll thank you with a \$10 Subway® gift card.**

Your children, parents, grandparents, siblings and roommates* are all eligible for membership.

*Sponsoring member is eligible for Subway offer when referred new member(s) provide sponsor's name, account number and/or daytime phone number on the membership application and joins between 4/1/09 - 6/1/2009. Sponsoring members are not financially responsible for new members. Eligible family members include spouse, children, siblings, parents, grandparents, grandchildren and roommates. Roommates are defined as household members sharing daily living expenses. Visit www.nwfcu.org for complete details

Debt Management vs. Debt Settlement: What's the Difference?

MARK YOUR CALENDARS

Election Ballots Due
Mon., April 13

Scholarship Application Deadline

Wed., April 15
For details and online application, visit www.nwfcufoundation.org

NWFCU Annual Meeting

Sat., April 18
9:00am
Herndon Building II

Member Appreciation Day & Car Show

Sat., April 18
9:00am-1:00pm
Herndon Building II
See page 3 for details

Capitalizing on the Current Real Estate Market Seminar

Sat., April 18
10:30am-11:30am
Herndon Building II

Identity Theft: Who's Got Your Info? Seminar

Sat., April 18
12:00pm-1:00pm
Herndon Building II

Credit Union Youth Week

April 18-25

Covering the College Savings Gap Seminar

Tues., April 21
5:30pm-7:30pm
Herndon Building II
Register at www.nwfcu.org or call 703-709-8900, ext. 5019

Foreclosed Homes: To Buy or Not to Buy? Seminar

Sat., May 16
9:00am-11:00am
Comfort Suites
7350 Williamson Blvd.
Manassas, VA

Understanding Reverse Mortgages Seminar

Sat., May 16
9:00am-11:00am
Herndon Building I

For online seminar registration, visit www.nwfcu.org. To register by phone for the ID theft seminar, call 703-709-8900, ext. 5017. To register for our mortgage seminars, call 703-709-8921 option 7.

If your financial obligations are spinning out of control, you may be wondering where you can turn for help.

When seeking options to deal with growing debt, understanding the differences between debt management and debt settlement is vital.

DEBT MANAGEMENT

Debt management agencies will act as a liaison between you and your creditors. They may request special concessions, such as an interest rate reduction, a waiver of late fees or over-the-limit fees, or a reduced monthly payment. You then send the debt management company one monthly check and they'll pay your multiple creditors. While you'll still be obligated to pay off the full loan balance, the reduced monthly payments will make it more manageable.

This type of plan is voluntary on the part of you and your creditors. You'll sign an agreement, and there is an expectation that you won't take on any new debt during the plan. Not all credit counseling agencies are the same—some will charge high fees and others don't offer counseling services, so be sure to shop around.

DEBT SETTLEMENT

Debt settlement companies are in business to make money. They may charge an upfront or monthly fee (typically 15-20% of your debt total) for their services. Some companies will have you sign a contract, only for you to find out later that they were not able to "strike a deal" with your creditors. In that case, you'll be responsible for your existing debts and the contract's fee! In



addition, debt settlement services can damage your credit, set aggressive collection activity in motion, cause your debt to grow and become more problematic, and trigger lawsuits.

FINDING LEGITIMATE HELP

NWFCU's partner, BALANCE Financial Fitness, is a trustworthy

service you can rely on for credit counseling and debt management solutions. A BALANCE counselor will review your situation and offer personalized solutions. Services are completely confidential and free to all NWFCU members. To speak with a BALANCE counselor, call 1-888-456-2227 toll-free.

Children's Hospital Ball for Patients

The NWFCU Foundation is hosting a "Night of Magic" ball on June 12 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 to 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 help make a difference, stop by the Foundation's table on Member Appreciation Day (April 18 at Herndon Building II, 200 Spring Street) or visit www.nwfcufoundation.org for details.

WE CELEBRATE YOU ON SATURDAY, APRIL 18

Member Appreciation Day— Our Chance to Say “Thanks!”

This year promises to be bigger and better than ever,
and it's completely free!

Stop by Herndon Building II (200 Spring Street) on Saturday, April 18 (9:00am – 1:00pm) for our 5th annual Member Appreciation Day. We'll be featuring carnival games, prizes, crafts, face painting, balloons, food, and our lovable mascot, Westie, the West Highland terrier. Plus, you'll enjoy these free special events:

NEW & USED CAR SHOW

Local dealerships will feature new and used vehicles, incentives and special offers. Test drive your favorite car, then visit one of our loan officers to secure financing (or get pre-approved in advance at www.nwfcu.org). **Our new car rates are as low as 3.50% APR.**¹ We'll also be offering affordable off-lease vehicles ready to drive home. And when you stop by, you'll have a chance to win a \$50 gas card.²

SECURE SHRED EVENT

Bring up to 3 cartons of old bills, statements and other personal documents and have them destroyed on-site (9:00am-1:00pm) for FREE by Safeguard Shredding, one of the leading document destruction companies. Your papers will be cross-cut shredded—reducing your risk of identity theft.

SEMINARS

Capitalizing on the Current Real Estate Market (10:30am-11:30am)

Local experts will provide a snapshot of changing market conditions, offer insight into the types of properties currently available, and explain how to partner with a Realtor. To register, visit

www.nwfcu.org or call 703-709-8921, option 7.

Identity Theft: Who's Got Your Info?
(12:00pm-1:00pm)

iSecurity experts will define identity theft and explain how thieves get your information, outline ways to prevent becoming a victim, help you identify warning signs, and teach you what to do if you fall prey. To register, visit www.nwfcu.org or call 703-709-8900, ext. 5017.



¹APR = Annual Percentage Rate current as of 4/1/09 and subject to change without notice.

²No purchase necessary. You must be an NWFCU member at least 18 years or older to enter the door prize drawing. Entry forms only available at the car show. Prize may be subject to IRS reporting. Employees and volunteer officials of NWFCU and its affiliates, and their immediate families (spouse, parents, children, siblings, and their spouses), and individuals living in the same household of each of the above are ineligible.

Investing 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 Discount¹ (4.5% off the Manufacturer's Suggested Retail Price)
- Chrysler rebates up to \$1,000 on select vehicles²

Plus, you'll save even more with NWFCU financing. Our new car rates are as low as 3.50% APR.³ For details and to apply, visit www.nwfcu.org, stop by any branch or call 703-709-8901 (1-866-709-8901 toll-free).

¹GM Supplier Discount not available with some other offers. Residency restrictions apply. Tax, title, license, dealer fees and optional equipment extra. See dealer for details.

²Consumers must purchase or lease an eligible Chrysler vehicle through a franchised Chrysler, Dodge or Jeep dealer and finance this vehicle through a participating credit union by 6/30/09 to qualify for the cash rebate. Rebate varies by model and model year. Not all vehicles qualify. See dealer for details.

³APR=Annual Percentage Rate current as of 4/1/09 and subject to change without notice. Other rates and terms are available. Visit www.nwfcu.org for details.

YES! WE OFFER BUSINESS LOANS

Our business loans can provide the working capital you need for acquisition, expansion and equipment. You'll get great rates and terms, fast approvals, and the same personal service you've come to expect of NWFCU for your personal banking. To apply, call our 24-hour toll-free business loan line: 1-866-398-6655.

CREDIT UNION YOUTH WEEK: APRIL 18-25

Visit any NWFCU branch during National Credit Union Youth Week to help teach your children the *magic of saving*. All Youth Club Account members who make a savings deposit during Youth Week will get a "magical" gift while supplies last. While you're there, make sure your children enter our Guess & Win penny contest. We'll be giving away the whole jar of pennies to the child who guesses correctly!