

LOWER RATES, FEWER FEES, NO SURPRISES

Fed Up with the Fine Print and Interest Rate Increases?

Our credit cards give you features without the fees of most bank cards.

2

OUR BACK-TO-SCHOOL LOAN MAKES THE GRADE

3

REDUCE YOUR CAR PAYMENTS AND RECEIVE A CASH REBATE



Carry a credit card which offers outstanding features *and* value. Low rates, no-fee balance transfers, no-fee cash advances, and longer interest-free grace periods for purchases set NWFCU cards apart from those offered by banks.

If rate matters most to you, our **Visa Platinum** provides our lowest variable rate and no annual fee.

With our **Travel Rewards Gold**

MasterCard you'll earn one point for every dollar you spend. Points are redeemable for cash rebates or air travel without frustrating blackout restrictions!

Members age 15-22

may qualify for our **fixed-rate FirstCard Visa Platinum**. With no annual fee and a reasonable credit limit, this card helps young members establish credit responsibly.

Choose the card that fits your lifestyle and:

- **Save.** Transfer high-rate bank or department store card balances to your NWFCU card. While most banks charge 3% or more on balance transfers, we charge nothing, and the lower rate cuts your interest payments and means you'll spend less on purchases.
- **Relax.** Get fee-free overdraft protection¹ on your NWFCU checking account, helping you avoid costly fees and the embarrassment that comes with bounced checks.

• **Control.** With 24/7 online access to your account, you can check

your balance and available credit, view statements, and keep your charges in check.

Say "no" to banks profiting at your expense. Switch today.

¹You must indicate on your application that you want to use your NWFCU credit card as a source of overdraft protection on your NWFCU checking account. Speak with a representative for details.

²Annual Percentage Rate. See rate chart on page four for specific credit card rate information, pricing structure and minimum rates.

CREDIT CARD RATES

Visa Platinum	7.00% APR ²
Travel Rewards Gold MasterCard with \$30 annual fee	9.00% APR ²
no annual fee.	11.00% APR ²
Fixed Rate FirstCard	
Visa Platinum	9.99% APR ²

MARK YOUR CALENDAR

Keys to Selling Your Home

Sat., August 8
9:00am-11:00am
Herndon Building I
200 Spring Street
Register at www.nwfcu.org
or call 703-659-0695

Money Management 101

Mon., August 10
Herndon Building II Café
200 Spring Street
See page 3 for details & registration

Finding & Financing a Home in Today's Market

Sat., August 22
9:00am-11:00am
Herndon Building I
200 Spring Street
Register at www.nwfcu.org
or call 703-659-0695

FHA/VA Loans: Are You Eligible?

Sat., September 12
9:00am-11:00am
Herndon Building I
200 Spring Street
Register at www.nwfcu.org
or call 703-659-0695

How to Prepare, Pay and Stay in College

Tue., September 22
6:30pm-8:30pm
Herndon High School
Herndon, VA
OR
Wed., September 23
6:30pm-8:30pm
George Mason University
Prince William Campus
Occoquan Building
10900 University Blvd.
Manassas, VA
Register at www.nwfcu.org
or call 703-659-0695

We've Got Your Back-to-School Expenses Covered

You're still thinking about the beach, but the calendar says it's time to start back-to-school shopping.



Between books, clothes, supplies, electronics and extra-curricular expenses, the cost of sending a child to school can really add up. In fact, the National Retail Federation estimates that families with school-age children will spend more than \$500 per child on school related purchases. College-bound students will spend even more!

NWFCU can ease the financial sting of another school year. Our Back-to-School loan is the affordable way to finance everything from pencils to PCs. With a rate as low as 4.74% APR¹ when you apply online, and just 4.99% APR¹ when you apply in person or over the phone, it's a much more budget-friendly alternative than using a bank or store credit card. Plus, the \$5,000 limit means you'll have the necessary funds to pay for everything your student needs to start the school year off right. You can take up to 36 months to repay the loan, and like all of our low-rate loans, there are no application fees or prepayment penalties, and applying is easy.

Visit www.nwfcu.org, call 703-709-8901 (1-866-709-8901 toll-free) or stop

by any branch by August 31 to take advantage of this prudent way to pay for school essentials.

Need help paying tuition? We have a solution for that, too! Check out our CU Student Choice loan. It's a better way to pay for college. (See box below for details.) Or ask about NWFCU's education loan for private and secondary education tuition.

Visit www.nwfcu.org for more information or to apply for one of our education loans.

¹ Annual Percentage Rate (APR) current as of 7/21/09 and subject to change without notice. Rate includes a 0.25% discount for members who apply online and for a term up to 36 months (36 monthly payments of \$29.91 per \$1,000 borrowed). Rate is 4.99% for members who apply by phone, in a branch or by paper application (36 monthly payments of \$30.03 per \$1,000 borrowed). Loan limit is \$5,000. Apply by 8/31/09.

A BETTER WAY TO PAY FOR COLLEGE

Our CU Student Choice* private loan features lower rates than other lenders and **no** fees!

- 1 Easy, one-time online application
- 2 Draw funds as you need them
- 3 Flexible repayment options that begin after graduation

Apply now for the '09-'10 school year at www.nwfcu.org.

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

DRIVE YOUR AUTO LOAN TO NWFCU AND SAVE

Lower Payments + Cash Rebate = Big Savings

If you're like most Americans, you're looking for ways to save money.

Today's economy has everybody rethinking their expenses in an effort to cut costs and live on less. NWFCU may be able to help ease the strain on your family budget by lowering your monthly car payment.

Bring us your loan from another lender and let us take a look. No cost. No obligation.

Since our rates, starting at just 3.50% APR¹, are much lower than the national average, a refinance of your loan to NWFCU could save you hundreds or thousands of dollars. Here's one example: Let's say you purchased a new car with an original loan of \$20,000 for 48 months and now have 36 months left to pay. You'd have an approximate loan balance of \$15,511.



Current Loan	Refinanced Loan
If your current loan is at 7.00% APR	With NWFCU's 3.50% APR ¹ loan
You're paying about \$478.92/month	You'd pay just \$454.30/month
TOTAL SAVINGS WITH NWFCU: \$879 + \$100 refinance rebate² = \$979	

There's nothing to lose and a lot to gain. Contact our loan department at 703-709-8901 or (1-866-709-8901 toll-free) to see if we can save you money by refinancing/moving your car loan to NWFCU.

¹ Annual Percentage Rate (APR) current as of 8/1/09 and subject to change without notice. Rate is based on a 12- 36-month term for new car loans and vehicle refinances from another lender for new car purchases within the last 12 months. NWFCU members without Access or Premier Checking, add 0.25% to the listed rate. Other rates and terms are available.

² \$100 rebate is paid on loans greater than \$10,000 and \$50 paid on loans \$5,000 to \$9,999.



HOLIDAY CLOSING

**LABOR DAY
Mon., September 7**

WELCOME NEW MEMBERS

**Compass Rose Benefits Group
Cyret Technologies**

MONEY MANAGEMENT 101 FOR COLLEGE STUDENTS

**Mon., August 10
6:30pm-8:30pm
Herndon Building II Café**

This workshop, for high schoolers, college students and their parents, will explore managing money on a student budget; using credit wisely; avoiding ATM fees; balancing your checkbook; and more.

Dinner will be provided and students will be entered for a chance to win a \$50 gas card.

To register, visit www.nwfcufoundation.org.

PRE-OWNED AUTO AUCTION

Looking for a used car value? Visit our Online Vehicle Auction¹ at www.nwfcu.org to bid on credit union owned cars, SUVs and trucks. Photos, features and more help you make an informed offer.

Visit our Herndon Branch to take a test drive. You can even request a free² CARFAX vehicle history report.

If yours is the winning bid, we'll contact you to complete the sale. It's that easy!

¹NWFCU's Online Vehicle Auction is open to the public; you do not have to be an NWFCU member to place a bid. Vehicles are sold "AS-IS" without warranties and may include credit-union owned off-lease, repossessed or fleet vehicles.

²Your 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.