

# NW NORTHWEST Message

FEDERAL CREDIT UNION

Manassas Branch

Opens this

Month!

Your Lifetime Financial Partner

December 2008

WE'RE EXPANDING TO BETTER SERVE YOU

## Our New Branch in Manassas, Virginia Opens this Month

If you live or work in Prince William County, you'll be happy to know we're now in your neighborhood.

2

MANAGE YOUR MONEY  
DURING HOLIDAY TRAVEL

3

"GO GREEN THIS  
CHRISTMAS" AT OUR  
FUEL EFFICIENT CAR  
SHOW AND SALE



See the box below for details on how you'll be rewarded when your family joins NWFCU by December 31!

\*Northwest Financial LLC is a wholly-owned subsidiary of Northwest Federal Credit Union offering a broad range of financial services to help clients accumulate, preserve, and transfer assets.

Our new Manassas Branch, opening in December in the Shops at Signal Hill, will offer you the same excellent service you've come to expect from NWFCU, along with these new, convenient features:

- Drive-thru banking and 24-hour drive-up ATM
- Self-service safe deposit boxes with a state of the art hand recognition entry system
- Full service night depository
- Lobby and drive thru with extended evening and weekend hours

Just like our other full-service branch locations, our new Manassas branch will give you access to a wide array of products and services, including: Youth Club Accounts, IRAs, business loans, mortgages, auto loans, credit cards, and other financial services available through our subsidiary, Northwest Financial LLC\*.

Bring your family members with you when you visit our newest location so you can introduce them to all the money-saving services we provide and pick up a free gift.

*This winter we're saying  
"Thanks a Latte"*

### SPONSOR YOUR FAMILY FOR MEMBERSHIP AND GET STARBUCKS CARDS

In today's troublesome economy, don't your family members deserve the same reliability you've come to enjoy from NWFCU? Give the gift of membership and allow them to enjoy all the benefits of our sound financial institution: money-saving services, low-rate loans and trustworthy, personal attention. Sponsor a member for NWFCU membership by December 31 and get \$10 in Starbucks Cards! Visit [www.nwfcu.org](http://www.nwfcu.org) for complete details.

\*Sponsoring member is eligible for Starbucks Cards when referred new member(s) provide sponsor's name, account number and/or daytime phone number on the membership application and join by 12/31/2008. 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](http://www.nwfcu.org) for complete details.

**Saturday,  
December 13  
Herndon Branch**

- Photos with Santa
  - Go Green this Christmas Car Show
- See page 3 for details.

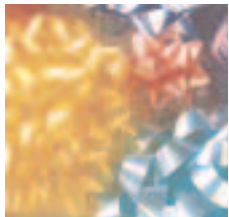
WE'RE ALWAYS AT YOUR SERVICE, AT HOME OR AWAY

# Enjoy Convenient, 24/7 Account Access Anywhere

**W**herever you may roam this holiday season, you'll still have convenient access to all of your NWFCU accounts.

## WELCOME NEW MEMBERS

Crucial Security  
Helm Point Company  
InfoPro Inc.  
Metris USA Inc.  
Ward Solutions, Inc.



## HOLIDAY CLOSINGS

### Christmas

Thursday, December 25

News Year's Day

Thursday, January 1

NWFCU offices will be closing at 4:00 p.m. on Wed., Dec. 24 and Wed., Dec. 31.

Offices will be open during normal business hours on Fri., Dec. 26 and Fri., Jan. 2.



Stay in touch with your accounts through our convenient remote banking services. With your phone, computer or PDA, you can conduct most of the same transactions you can at a branch.

- **NWLink Internet Banking and Bill Payer** – check balances, transfer funds, make loan payments, pay bills and more with our free, secure online banking service @ [www.nwfcu.org](http://www.nwfcu.org).
- **Mobile Banking @ [go.nwfcu.org](http://go.nwfcu.org)** – transfer funds, get current rates and find an ATM with your web-enabled cell phone or PDA. NWLink users can even pay bills from a hand-held device.
- **Branches & ATMs** – Visit [www.nwfcu.org](http://www.nwfcu.org) to locate more than 3,400 shared branches across the country or more than 25,000 free CO-OP Network and Alliance One ATMs nationwide, including those located in 7-Eleven and Costco stores.
- **NorthwestXpress automated teller service** – Using any touch-tone phone, call 703-709-6917 (1-800-932-7666 toll-free) to transfer funds, review transactions, order checks, and more.

- **Bank-by-Mail** – With just a stamp, you can make deposits or loan payments; we'll provide the mailing labels and vouchers. Order your free bank-by-mail kit at 703-709-8901 (1-866-709-8901 toll-free).
- **eStatements** – Get your monthly statements electronically to deter mail theft. We'll email you when your statement is ready for viewing, then you can access it through our password-protected secure site. Print, download or save it as you wish. We'll even store a year's worth of past statements for your convenient reference.
- **e-LERTs** – Join the more than 40,000 members who keep tabs on their accounts, get current rates, receive upcoming seminar dates and special offer notices with our free e-LERT email notification service.

For more information about any of these services, or to enroll in NWLink, eStatements or e-LERTS, visit [www.nwfcu.org](http://www.nwfcu.org).

### *Find a Credit Union Service Center on Your GPS Device*

NWFCU's participation in the shared branch network gives you the freedom to conduct account transactions\* at more than 3,400 locations —just as if you were at an NWFCU branch. Now you can download all the shared branch locations nationwide to your personal navigation device (TomTom, Garmin or other GPS device) directly from our website, [www.nwfcu.org](http://www.nwfcu.org) (search: GPS). This new feature brings our shared branches to your fingertips and your dashboard.

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

YOUR FRIENDS WILL BE GREEN WITH ENVY

# Save Money with our “Go Green this Christmas” Car Show and Sale

**E**njoy exclusive member discounts on ‘green’ vehicles,  
plus special savings and incentives.



- Lindsay Volkswagen
- Miller Toyota
- Pohanka Automotive Group  
(Acura, Lexus, Chevrolet, Honda,  
Saturn, Hyundai)
- Stohlman Subaru

See the NWFUCU loan officer on duty on December 13 for more information or apply now ([www.nwfcu.org](http://www.nwfcu.org)) for your Pre-approved Auto Loan (PAL) check to shop the dealers above at your convenience. But hurry! Our “Go Green” offer is only available December 13-31!

\* Offers valid December 13-31, 2008 and available on new and used vehicle purchases and leases from participating dealer inventory. Offers not valid on dealer exchanges. Double deal coupon will be available after December 13, 2008 at NWFUCU branches and [www.nwfcu.org](http://www.nwfcu.org) and must be presented to participating dealer to receive dealer incentive. Dealer incentives vary. Some restrictions may apply. To receive the rate discount, vehicle must be financed through NWFUCU and NWFUCU must receive a copy of the participating dealer's purchase order dated between December 13 and 31, 2008. Used

Visit our Go Green this Christmas car show at our Herndon Branch on Saturday, December 13 from 8:30am-1:00pm.

*Stop by the car show  
and enter to win a  
\$200 gas card! \*\**

We'll have representatives from local car dealerships showcasing the latest makes and models of hybrids and other fuel efficient/low emission vehicles. We'll also be featuring select off-lease vehicles priced to sell and ready to drive home the same day!

If you've been thinking of going green, this is your chance. Pick up a double deal coupon\* to get our additional loan discount (0.50% on new vehicles; 0.25% on used vehicles) plus special incentives worth up to \$500 when you purchase or lease a vehicle from dealer inventory from these participating dealers:

- BMW and Mini of Sterling
- Don Beyer Volvo
- HBL Porsche, Audi, Mercedes
- Jim Coleman Infiniti

vehicle rate discount also available on NWFUCU off-lease vehicles purchased at the car show. “Go Green” rate discount may be combined with other offers, including rate discount for Access and Premier Checking Account holders.

\*\*No purchase necessary. You must be an NWFUCU 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 NWFUCU 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.

## Attention Athletes

Runner registration for the 2009 Credit Union Cherry Blossom Ten Mile Run to benefit Children's Miracle Network (CMN) opens December 9. To register, visit [www.cherryblossom.org](http://www.cherryblossom.org). If you are unable to secure your spot in the race before registration closes, check our website ([www.nwfcu.org](http://www.nwfcu.org)) beginning December 17. We'll be auctioning off a limited number of entries to the highest bidder, with 100% of the proceeds directed to CMN.

## MARK YOUR CALENDARS

### Toys for Kids Drive

December 1 – December 19  
New, unwrapped toy donations will be accepted at our Herndon, Chantilly and Vienna branches.

### Home Borrowing Basics

Sat., December 6  
9:00am-11:00am

### Go Green this Christmas-Car Show

Sat., December 13  
8:30am-1:00pm

### Santa Photo Day

Sat., December 13  
9:00am-11:30am  
Get a photo of your child with Santa with a \$5 donation to Children's Miracle Network.

### Winter Blood Drive

Mon., January 5  
9:00am-3:00pm  
Herndon Branch Building II  
For an appointment call 703-709-8900, ext. 6606 or visit [www.nwfcu.org/donate](http://www.nwfcu.org/donate).

### ABC's of Credit

Thurs., January 8  
6:00pm – 8:00pm  
This credit workshop is designed for high school and college students.

### Tax Planning Strategies

Thurs., January 15  
5:00pm-7:00pm  
Register at [www.nwflc.com](http://www.nwflc.com).  
Sponsored by Northwest Tax Group, a subsidiary of Northwest Financial LLC, a wholly-owned subsidiary of Northwest Federal Credit Union.

### Foreclosed Homes: To Buy or Not to Buy?

Sat., January 31  
9:00am-11:00am  
Register at [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8921, option 7.

All events will be held at our Herndon Branch. For details, visit [www.nwfcu.org](http://www.nwfcu.org).