

MORTGAGE RATES PLUNGE

Incredibly Low Rates Present Great Opportunities

2

REBOUND FROM HOLIDAY
DEBT WITH 4.99% APR
ON BALANCE TRANSFERS

Mortgage rates are at their lowest point in nearly four years, giving homeowners a real chance to improve their bottom line.

3

INTRODUCING OUR FOUR
NEW CHECKING ACCOUNTS



Regardless of what type of mortgage you have, chances are that you can lower your monthly payment with an easy refinance from NWFCU.

If you have an Adjustable Rate Mortgage act now, *before* the rate resets. If you carry a fixed rate mortgage and a home equity loan, refinance to consolidate that debt, enjoy one monthly payment and still save money. And if you plan on buying a home your timing couldn't be better; today's rates combined with reduced housing prices make owning a home more affordable than ever.

Our 30-year fixed rate mortgage starts at just 5.500% APR*, and we offer other low-rate loans from which to choose, such as interest only, VA and jumbo loans. When you finance your home through NWFCU, you won't be charged application fees, origination fees or pre-payment penalties. (CU Realty can help with your real estate needs. See sidebar at left for more details.)

Trust our mortgage professionals to help you select the right mortgage for you. We don't believe in subprime lending. We are committed to saving you money safely for the long term—you can rely on NWFCU to service your mortgage from the day you apply until the day it's paid-in-full.

But don't wait. The sooner you refinance, the sooner you'll begin saving money. And rates this low can't last forever. Visit our website at www.nwfcu.org to calculate your new payment with a refinance. Then apply online or call the Mortgage Department at 703-709-8921 (1-866-709-8921 toll-free).

*Annual Percentage Rate. Rate is current as of 1/24/08 and is subject to change without notice. Conforming rate is based on a \$160,000 loan with 20% down and no PMI.

CU REALTY REBATE PROGRAM

Get a cash rebate when you use a CU Realty agent to buy or sell your home and join other NWFCU members who have received more than \$1.6 million in cash rebates. Visit our website at www.nwfcu.org or call the mortgage department at 703-709-8921 (1-866-709-8921 toll-free) to register for this free service.

Our NEWEST Branch is in Your Hands

With NWFCU's free* mobile banking, accessing your account is as simple as pointing your web-enabled cell phone or PDA to <http://go.nwfcu.org>. Now you can locate an ATM or shared branch and get current rates on the go. Combined with NWLink Internet Banking and Bill Payer, mobile banking lets you easily check your account balance, pay bills, make loan payments, transfer funds between NWFCU accounts, review transactions, and more. Visit www.nwfcu.org for a mobile banking demonstration and to enroll in NWLink.

*Airtime and carrier fees per your cell phone contract/plan may apply.

WELCOME NEW MEMBERS

Polaris Logistics

REBOUND FROM HOLIDAY BILLS

Slam Dunk Your Debt with 4.99% APR on Balance Transfers

If you resolved to pay off debt this year, we have the plan that can make the assist.



HOLIDAY CLOSINGS

**PRESIDENTS' DAY
Mon., Feb. 18**

MARK YOUR CALENDARS

Finding & Financing a Home in Today's Market*

Upcoming dates:
Sat., Feb. 16; Sat., Mar. 29;
Sat., Apr. 26 (9am-11am)
Enterprise Bldg., Herndon

Home Selling*

Sat., Feb. 23 (9am-11am)
Enterprise Bldg., Herndon

All About Reverse Mortgages

Sat., Mar. 8 (9am-11am)
Enterprise Bldg., Herndon
Register at www.nwfcu.org
or call 703-709-8900, ext. 5040

NWFCU Election Ballots Mailed

Mar. 10–Mar. 12

Credit Union Cherry Blossom Ten-Mile Run

Sun., April 6

Election Ballots Due

Mon., Apr. 7

NWFCU Annual Meeting & Election Results Announced

Sat., Apr. 12 (10am)
Westin Tysons Corner Hotel

Member Appreciation Day & Shred-it Truck

Sat., Apr. 26 (9am-Noon)
Enterprise Bldg., Herndon

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



Now through March 31, we're offering a low 4.99% APR¹ when you transfer a balance to your NWFCU VISA Platinum or Travel Rewards Gold MasterCard. Consolidate debt from your high-rate bank and retail cards, enjoy one convenient monthly payment, and pay just 4.99% on the transferred balance until it's paid in full. You'll be debt-free a lot sooner and you could save hundreds of dollars in interest. Plus, we don't charge a balance-transfer fee like most credit card companies.

Consider the following example³: If you have \$5,000 in credit card balances at the current national fixed-rate average of 11.97% APR² and make just the minimum monthly payments, you'll pay more than \$538 in interest the first year alone. But transfer that amount to your NWFCU card at our special 4.99% APR and continue making just the minimum monthly payment, and you'll save more than \$320 in interest the first year and more than \$1,625 over the life of the balance!

To take advantage of this special offer, simply visit www.nwfcu.org,

download, complete and return our No-Fee Balance Transfer form.⁴

If you're not already an NWFCU card holder, now is the perfect time to apply. Visit www.nwfcu.org or call 703-709-8901 (1-866-709-8901 toll-free). But hurry! The clock runs out on this offer March 31.

¹ APR – Annual Percentage Rate on balance transfers as of 2/1/08.
² National average APR for standard/gold/platinum fixed-rate credit cards according to Bankrate.com weekly survey of large banks and thrifts conducted on 1/8/08.
³ Example is based on minimum monthly payment amount of 3% for 12 months and assumes no additional purchases are added to the balance. Credit card payments are applied to promotional balance first.
⁴ Balance transfer form must be postmarked by 3/31/08 in order to get 4.99% APR on balance transfers.

Odyssey Cruise to Benefit Children's Miracle Network

NWFCU is co-sponsoring the 2nd Annual Odyssey Potomac River Cruise (benefiting Children's Miracle Network) on Saturday, April 5. The boat will board at 3:00pm from the Gangplank Marina (6th & Water Streets, Washington, D.C.) and will return at 5:30pm. Adult tickets are \$100/person; children ages 3-11 years are \$50/child; children under 3 are free. All proceeds benefit the 170 Children's Hospitals across North America. Reserve your block of tickets while quantities last—visit www.nwfcu.org or call 1-800-336-3384, ext. 6607.

BETTER FEATURES TO MEET YOUR NEEDS

Introducing Four All-New Checking Accounts

Select the checking option which meets your banking needs.



We've just launched new checking accounts that replace Regular, Advantage and Advantage*Plus* checking. Existing checking accounts have been converted (unless you requested a specific account type) to the one that provides you with maximum benefits based on your account balance and/or service usage, without incurring a regular monthly fee.

You'll continue to enjoy free NWLink Internet Banking with Bill Payer, fee-free overdraft protection, eStatements, and more. Your checking account numbers will stay the same as do checks, debit and ATM card, automatic payments, online bill payments and direct deposits tied to the previous checking accounts.

Best of all, our new accounts offer free, unlimited ATM transactions at more than 25,000 CO-OP Network and Alliance One ATMs nationwide—that means no more surcharges or fees!

Here are the highlights of our new accounts:

- **First Checking¹** – Exclusively for members age 15-22, this account gives young adults the benefits they want and the free services they need.
- **Basic Checking** – Simple and straightforward, this account is perfect for members who want “just the basics” with no fees, no minimum balance requirements, and plenty of free perks.
- **Access Checking** – All the benefits of our other accounts, plus a 0.25% discount on auto loans/lease rates. Members who maintain \$10,000 **combined** daily savings and loan balances (checking, savings, PSA, certificates, IRA, mortgage and consumer loan balances) or use direct deposit, eStatements, NWLink Internet Banking and an NWFCU debit and credit card will enjoy our most popular benefits with no monthly fee.
- **Premier Checking** – This top-tier dividend-earning account offers all of our free services, auto loan/lease discount, plus up to 0.25% bonus rate on certificates. Members with \$50,000 **combined** savings and loan balances will be eligible for Premier Checking—if you have an NWFCU mortgage or other loans you'll easily qualify.

For more information about each account and to check out a comparison chart, visit www.nwfcu.org. If you have questions, or wish to convert to another account type at any time, contact us at 703-709-8901 (1-866-709-8901 toll-free) Monday – Friday 7am-7pm or Saturday 8am-1pm.

¹First Checking account holders must use free NWLink Internet Banking and eStatements.

UPCOMING SEMINAR

BASICS OF FINANCIAL PLANNING

Wednesday, February 13
5:00 pm–6:30 pm

This seminar presented by Northwest Financial LLC covers the fundamentals of financial planning: developing a budget and determining goals; insurance, tax and investment strategies; and basic retirement planning concepts.

To register visit www.nwfflc.com; contact contact@nwfflc.com; or call 703-810-1072, ext. 109.

Advisory services and securities offered through Linsco/Private Ledger (LPL), member NASD/SIPC. Not NCUA insured. No credit union guarantee. May lose value.

SCHOLARSHIP SEASON IS COMING!

Scholarship applications will be accepted online beginning March 1. Visit www.nwfcufoundation.org and click on 'Programs'.

THE SURVEY SAYS

Your feedback matters. We've randomly selected 2,000 members to participate in our comprehensive service survey. Please watch your mailbox and return your questionnaire promptly!