

WE'RE OFFERING A GREAT LOW RATE AND FREE NEGOTIATION SERVICES

Turn to NWFCU for the Best Deal on Wheels

With rates as low as 4.74% APR¹ and free auto locating service², NWFCU helps you drive home the savings!

2

FIND THE MORTGAGE JUST RIGHT FOR YOU

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DON'T LET THE COST OF COLLEGE CATCH YOU OFF GUARD

YOUR MONEY EARNS MORE IN OUR CERTIFICATES
NWFCU's "Select Your Own Certificate"

program offers flexible terms of 90 days to 5 years.

Our 5-year certificates (\$500 minimum deposit) earn 5.69% APY¹ compared to the 3.41%-5.13% APY² offered at other financial institutions in the D.C. metro area. Rates on deposits of \$2,500 or more are even higher. Move your money and start earning more! Call 703-709-8901 (1-866-709-8901 toll-free) or stop by a branch.

1 Annual Percentage Yield as of 6/19/07 and subject to change without notice.

2 Annual Percentage Yield as of 6/13/07 for Bankrate.com survey of 5-year CDs with minimum deposit of \$1,000.



Through July 31, we're offering auto loan and lease rates as low as 4.74% APR.¹ Take advantage of our reduced rates today—apply online, in person or over the phone. Once approved, you can request a Pre-Approved Auto Loan (PAL) check good for 60 days. When you find your vehicle, endorse the check, hand it to the dealer, and drive home in your new car.

However, getting a great loan rate is just the first step. You'll also need to arm yourself with some negotiating skills to get the best price. Here are some tips:

- Comparison shop different dealers or research prices on the Internet. Know the value of each option before you haggle.
- Never open with the price you want to pay. Start lower and leave room for a

counter offer.

- If the price is firm, negotiate for more options or a longer warranty.
- Discuss all options before making a decision. If you agree to buy the car too soon you'll lose some of your bargaining power.

If the idea of negotiating makes you want to walk, let us do it for you with our FREE Auto Locating Service. Simply click here or stop by a branch to complete an Auto Locating Form with the make, model, color and options you want in your new car. One of our skilled representatives will find the vehicle, negotiate the price, and deliver the car to our Herndon, VA location. Buying a car doesn't get much easier!

Start the summer off with a new set of wheels—visit www.nwfcu.org, call 703-709-8901 (1-866-709-8901 toll-free) or stop by any branch to apply. But hurry! 4.74% APR ends July 31st.

1 Annual Percentage Rate current as of 7/1/07 and subject to change without notice. For Credit Union members without Advantage or AdvantagePlus Checking, the rate will be 4.99% APR for up to 60 months and 5.99% APR for 61-84 months. \$20,000 minimum loan required for terms 61-84 months. When refinancing an existing NWFCU auto loan or lease to a lower interest rate using the same collateral, the promotional rates do not apply. Members may refinance an existing NWFCU auto loan at the rates in effect on 4/11/07 with ½% added to the rate for administrative expenses. Other restrictions may apply.

2 Auto Locating Service is available in the Washington, D.C. metro area only. This service (available on new vehicles only) is free when you finance your vehicle through NWFCU.

IT'S STILL A GREAT TIME TO BUY A HOME

We Have the Mortgage That Fits Your Budget

The state of the real estate market may have you confused about whether jumping in the home ownership or refinance pool is right for you right now.

WELCOME NEW MEMBERS

Applied Signal Technology, Inc.
Seyern Mortgage Corp.
Tier Technologies, Inc.
Westfields Play & Learn Children's Center, Inc.
VoiceScapes, Inc.

SUMMER BLOOD DRIVE FRIDAY, JULY 20

9:00 am – 2:30 pm
Enterprise II Building
Herndon, VA

All participants will be entered into a door prize drawing for an iPod nano. To schedule an appointment, visit www.nwfcu.org/donate or call 703-709-8900, ext. 5090. Walk-ins are also welcome.

WE'RE HIRING FOR NEXT SUMMER

We're accepting applications for our 2008 seasonal employment program. Students must be 18 years or older and available to work during the summer, holiday breaks, or part-time throughout the school year. For details and to apply, visit www.nwfcu.org.



FREE APPRAISAL WITH ANY ARM
Receive a free appraisal (value up to \$350) on any Adjustable Rate Mortgage closed by September 28, 2007. Visit www.nwfcu.org or call 703-709-8921 (1-866-709-8921 toll-free) to apply.

You've read the headlines and heard the hype surrounding today's real estate market. Now get the facts:

- Mortgage rates are historically low.
- Real estate will always be a good investment, regardless of market fluctuations.
- "Shopping" lenders purely based on interest rates or monthly payments is not in your best interest as some loan options actually build negative equity or adjust so radically that you won't be able to afford the payments in a few years.

NWFCU offers a variety of mortgage options, from zero down payment to as little as 5% down to interest-only and 103% financing. Best of all, we work with you to help find the loan, rate and term that works best for you.

Whether you're a first-time buyer or are considering refinancing your current mortgage, the chart below, based on a \$300,000 loan, can help you estimate your payments (excluding taxes, homeowner's insurance and closing costs).

Loan Type	NWFCU 5/1 ARM 40-Year	NWFCU 5/1 ARM 30-Year	NWFCU 30-Year Fixed
NWFCU Rate	6.205%	6.125%	6.625%
APR* (Annual Percentage Rate)	7.071%	6.963%	6.643%
Down Payment	20%	20%	20%
Estimated Monthly Payment (Principal and interest only)	\$1,704	\$1,823	\$1,921
Annual Difference (vs. 30-Year fixed)	\$2,613	\$1,176	N/A

*Examples based on a \$300,000 loan with rates in effect as of 6/15/07. Rates subject to change daily. Loan limit of \$417,000 applies to mortgage options shown here.

Will College Expenses Catch You Off Guard?

According to the College Board, current students can expect to pay nearly \$30,000 per year for tuition, room and board at a private college, and roughly \$13,000 at a public school.



And these estimates don't include meals, books, computers, supplies, transportation and personal expenses. Moreover, many experts predict that the cost of college will continue to increase faster than inflation, at about 6% per year. So if your child will be attending college in the year 2015, you could be facing an annual expense of \$29,000 to \$49,500.

But paying for college isn't an impossible endeavor. In addition to the low, fixed-rate education loan NWFCU offers, Northwest Financial Group,* a subsidiary of Northwest Financial LLC, the Credit Union's wholly-owned subsidiary, offers access to tax-efficient college savings plans to help save for future college expenses. These include:

- **529 College Savings Plan**—state-sponsored plans that offer tax-deferred growth and tax-exempt withdrawal for qualified education expenses at the college of your choice

- **Coverdell Education Savings Account** (formerly Education IRA)—pre-taxed plan allowing up to \$2,000 a year in contributions, control over where and how funds are invested, and tax-free distribution to cover eligible college expenses

For help with planning for college expenses, visit the Products & Services section of NWFCU's new website www.nwfcu.org, or register to attend Northwest Financial's complimentary Education Funding seminar on Thursday, July 19 (see right panel for details).

*Advisory services and securities offered through Linsco/Private Ledger (LPL), member NASD/SIPC. Not NCUA insured. No credit union guarantee. May lose value. Northwest Financial Group, Northwest Financial LLC, and Northwest Federal Credit Union are not registered broker/dealers and are not affiliated with Linsco/Private Ledger.

Win Cash and a New Car

USE A CO-OP NETWORK ATM IN JULY

Each time you conduct a transaction at a CO-OP Network ATM in July, using your NWFCU [Debit MasterCard](#) or ATM card, you'll be entered into our cash prize drawing. If we draw your name, you'll win \$60 per ATM transaction, up to a maximum of \$600! Plus, you'll be entered into our 60th anniversary grand prize drawing for a 2008 Toyota Camry¹ from Miller Toyota Scion in Manassas, Virginia.

To find an ATM near you, visit www.nwfcu.org and click on 'ATMS & Branches' and then the quick link to [ATM Locator Wizard](#). Simply enter your address and the Locator Wizard will display all the ATMs near you. Or, call 1-888-SITE-COOP to get locations by phone.

¹Some entry limits do apply. Visit www.celebratingsuccess.com for complete details and contest rules.

UPCOMING SEMINARS

FINDING & FINANCING A HOME IN TODAY'S MARKET

Saturday, July 14
9:00 am – 11:00 am

This informative seminar will be held at the Enterprise Building in Herndon, VA. To register, visit www.nwfcu.org or call 703-709-8921 and select option 7.

EDUCATION FUNDING – Investing in Education

Thursday, July 19
5:00 pm – 7:00 pm

This seminar will review the financial aspect of planning for education including: current and future costs of education; financial aid (grants, scholarships and loans); investment tools (529 Plans or Coverdell Education Savings Accounts).

Presented by Northwest Financial LLC, this seminar will be held at the Enterprise Building in Herndon. To register, visit www.nwflc.com; contact@nwflc.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.