

VALUE AND CONVENIENCE FOR ANY VACATION

## We Take the Stress Out of Traveling

2

WHAT WILL YOU DO WITH YOUR LINE OF CREDIT?

3

HOW TO BALANCE YOUR FINANCES IN TODAY'S ECONOMY

### MARK YOUR CALENDARS

#### Backpack Drive

July 7 – July 31  
NWFCU branches  
See details on page 3

#### Finding and Financing a Home in Today's Market

Sat., July 19  
9:00am-11:00am  
Register at [www.nwfcu.org](http://www.nwfcu.org)  
or call 703-709-8921, option 7

#### Money Management 101 for College Students

Wed., August 6  
6:30pm-8:30pm  
Register at [www.nwfcufoundation.org](http://www.nwfcufoundation.org)  
See details on page 3

#### Keys to Selling Your Home

Sat., August 23  
9:00am-11:00am  
Register at [www.nwfcu.org](http://www.nwfcu.org)  
or call 703-709-8921, option 7

Seminars will be held at our Enterprise Building in Herndon, 200 Spring Street.

**W**hen traveling near or far, you'll enjoy smooth sailing with NWFCU.



Whether you plan to stay close to home or travel abroad this summer, our convenient products and services make planning a vacation a breeze.

If you're heading overseas, **My Travel Wallet** is your online source for foreign currency. With the click of a mouse, you can have foreign funds delivered to your doorstep before your trip. When you return, simply exchange remaining foreign currency for U.S. dollars at any NWFCU branch.<sup>1</sup> Visit [www.nwfcu.org](http://www.nwfcu.org) and type My Travel Wallet in the search box to learn how to get the currency you need.

If you prefer to travel with plastic, pack your NWFCU **Travel Rewards Gold MasterCard**. You'll earn points with every purchase which you can redeem for cash or airline tickets. Use it to pay for this year's vacation and start earning rewards towards next year's trip! Apply at [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8901 (1-866-709-8901 toll-free).

For secure prepaid plastic, try our **TravelMoney** card. This reloadable<sup>2</sup> Visa

debit card is a convenient alternative to traveler's cheques or cash. It offers PIN and signature security and is replaceable if lost or stolen. You'll enjoy 24-hour emergency assistance if you ever need replacement cash, plus, it makes staying within your budget a no-brainer!

Load your TravelMoney card with \$250 to \$9,999 and make purchases at 25 million merchants worldwide. Or use it at ATMs around the world to get local currency. Available at any NWFCU branch for just \$9.95.

<sup>1</sup> A small fee will apply.

<sup>2</sup> See terms and conditions provided with your card for types of funds accepted and for ways your card can be reloaded.

Find out more about these products at [www.nwfcu.org](http://www.nwfcu.org). Search:

Travel



### No Closing Cost Home Equity Loans

Today's housing market has many would-be home sellers replacing their plans to move with remodeling instead. To help fund renovations, major expenses or other big-ticket items, we now offer Home Equity Loans and Home Equity Lines of Credit (HELOC) with NO closing costs\*—saving you hundreds of dollars! Apply online at [www.nwfcu.org](http://www.nwfcu.org) or call 703-709-8921 (1-866-709-8921 toll-free) to speak with a Mortgage Representative.

\*No closing costs provided the line of credit stays open for at least 24 months. Member is responsible for appraisal fee and interim interest expense. No closing cost offer is only available for owner-occupied residences.

LOW COST AND CONVENIENT

# Let Us Throw You a Line

**C**onsolidate bills, protect your checking account from overdraft fees or manage unplanned expenses.

## WELCOME NEW MEMBERS

Abraxas  
eKohs, Inc.  
Ongoing Operations, LLC  
SOS International Ltd.  
Systems Engineering, Inc.  
Team Solutions Inc.

## MAKE YOUR BUSINESS OUR BUSINESS

Did you know NWFCU offers business loans? Get the working capital you need to expand your business, buy or lease equipment or acquire real estate. You'll get the same great rates and exceptional service that you've come to expect of NWFCU for your personal banking. Apply at [www.nwfcu.org](http://www.nwfcu.org) or call our 24-hour toll-free business loan line: 1-866-398-6655.



A Line of Credit (LOC) loan is a flexible, cost-effective source of cash that is available whenever you need it. Interest is calculated only on the amount drawn, and there are no annual or cash advance fees. Plus, with a rate of just 8.00% APR,<sup>1</sup> a line of credit is a more affordable solution than high-rate bank or retail credit cards.

Using your line of credit is easy and convenient:

- Withdraw cash from any NWFCU, CO-OP Network, Alliance One, STAR or Cirrus ATM across the country as well as any NWFCU branch, or one of 3,300+ shared branches<sup>2</sup> nationwide
- Transfer funds to your checking account via *NorthwestXpress* Bank-by-

Phone at 703-709-6917 or 1-800-932-7666 (toll-free) to cover overdrafts<sup>3</sup>

- Contact our Call Center to request a check

Apply now for a credit line up to \$15,000 and draw upon it as needed—how you use the funds is entirely up to you. Apply online at [www.nwfcu.org](http://www.nwfcu.org), stop by a branch, or contact our Call Center at 703-709-8901 or 1-866-709-8901 (toll-free).

1 APR – Annual Percentage Rate current as of 6/1/08 and subject to change monthly.

2 You must be enrolled in the shared branch database. NWLink users are automatically enrolled; non-users must contact our Call Center to request your account number(s) be added to the shared branch system.

3 Contact our Call Center or complete an Account Update form to add LOC as one of your overdraft protection sources.

Learn more or apply for your Line of Credit at [www.nwfcu.org](http://www.nwfcu.org). Search:

LOC Loan



*Find a Free ATM Near You*

## 25,000 FREE ATMS NATIONWIDE

NWFCU members enjoy unlimited, completely free transactions at CO-OP Network and Alliance One ATMs. That's 25,000 ATMs across the country—more than the nation's largest bank! Included in this fee-free network are ATMs located inside 5,800 7-Eleven stores nationwide and 340 Costco warehouse stores in 35 states.

Use our ATM Locator Wizard to locate a free ATM near you by visiting [www.nwfcu.org](http://www.nwfcu.org); click on 'ATMs & Branches'. Plug in your city and state for a list complete with maps and driving directions.

When you're on the go, try mobile banking to find a branch or ATM near you. Simply point your web-enabled cell phone or other PDA to: [go.nwfcu.org](http://go.nwfcu.org).

# Balancing Your Budget in Today's Economy

**B**ALANCE Financial Fitness offers solutions to today's economic challenges.



The current sluggish economy may have you facing higher prices on a lower income. The rising cost of goods and services may have you worried about how to pay the bills, let alone save for the future. While you can't control the economy, you can take control of your finances. Below are some simple strategies to give your budget a boost:

1. Combat rising gas prices by carpooling and using public transportation; even if it's only a couple times a week, you could save hundreds of dollars a year. Walk or ride a bike when your destination is close enough, and buddy up with a neighbor to run errands.
2. Crack down on your budget. Shop with a list at the supermarket to prevent impulse buying, review weekly ads and cut coupons. Consider cutting back on discretionary spending, like dining out.
3. If your overtime or regular hours have been reduced, try supplementing your income by getting a part-time job, or consider

taking in a renter if you have extra space.

4. Contact us if you're struggling to pay your NWFCU mortgage or other NWFCU loans. Call 703-709-8901 (1-866-709-8901 toll-free) to discuss your specific issues with a representative. We want to help you keep your assets and your credit rating.
5. Seek confidential help from our BALANCE Financial Fitness counselors. This unbiased, personal financial counseling service is free to NWFCU members.

BALANCE counselors can help you create a realistic budget, offer suggestions to make paying bills easier, and review your options for handling debt. Contact a counselor at 1-888-456-2227 toll-free, Monday-Thursday: 8:00am-11:00pm; Friday: 8:00am-8:00pm; Saturday: 11:00am-8:00pm (ET).

**Take control of your finances. Visit**

**www.nwfcu.org. Search:**

**BALANCE**



## *Lowest Auto Loan Rates of the Year*

### LIMITED-TIME INTERNET SPECIAL ON AUTO LOAN RATES

Our car loan rates are as low as 3.25% APR\* when you apply online and buy a car by July 31. Visit [www.nwfcu.org](http://www.nwfcu.org) to get these special Internet-only rates on new and used vehicle loans. Complete the application in just minutes and, in most cases, you'll get an instant decision.

\*Annual Percentage Rate (APR) current as of 6/18/08 and subject to change without notice. Rate includes a 0.25% discount for online application and the 0.25% discount for members with Access or Premier Checking. Advertised 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. Other rates and terms are available. Auto loan applications must be received online, approved and funds disbursed by 7/31/08 in order to qualify for Internet special rates. Leases are excluded from Internet special rates. Internal refinances are excluded from new car interest rates. Visit [www.nwfcu.org](http://www.nwfcu.org) for details.

## COLLEGE BOUND?

### Money Management 101 for College Students

Wed., August 6  
6:30pm-8:30pm  
Enterprise Building,  
Herndon

This workshop for rising and current college students (and their parents) will cover: managing money on a student budget; avoiding credit card debt; using ATMs with minimal fees; understanding checking accounts; and more!

Students will be entered to win a \$50 gas card door prize. To register, visit [www.nwfcufoundation.org](http://www.nwfcufoundation.org).

## BACKPACK DRIVE FOR NEEDY STUDENTS

The NWFCU Foundation has partnered with Reston Interfaith and Kids R First for their annual Back-to-School Backpack Drive. This initiative provides local children in need with new school supplies and backpacks for the 2008-09 academic year. You can help by donating a new backpack (no wheels, please) by July 31 at one of the following locations:

- Chantilly Branch
- Enterprise Branch
- Vienna Branch

Thank you for your generosity and support.