

ARRIVING JUST IN TIME FOR THE HOLIDAYS

We're Offering 4.99% APR* on Credit Card Purchases

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HOME EQUITY LOAN
MAKES SENSE FOR
REMODELING

When it comes to buying gifts for everyone on your list or even treating yourself this holiday season, choose your NWFCU credit card.

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VISA TRAVELMONEY IS
THE CONVENIENT WAY TO
PAY ON THE ROAD



you'll enjoy a 25-day grace period for purchases, no-fee cash advances, no-fee balance transfers, and generous credit limits. Plus, our Travel Rewards Gold MasterCard offers points that are redeemable for travel or cash back. For more information and to apply today, visit www.nwfcu.org.

Start your holiday shopping now! Get 4.99% APR on all purchases made by December 31, until your purchases are paid in full.

*Annual Percentage Rate for purchases current as of 11/1/07. For purchases made on or after 1/1/08, APR will return to prevailing rate structure (based on the *Wall Street Journal* Prime Rate listing on the last business day of the month and is subject to change monthly). Credit card payments will be applied to promotional balance first.

**Average variable rate for standard, gold and platinum credit cards according to Bankrate.com's national survey of large banks and thrifts conducted on 10/10/07.

Notice Regarding ATM and Point-of-Sale Receipts

Due to a recent change in federal law, you may or may not receive a receipt when you use your NWFCU Debit MasterCard for purchases totaling \$15.00 or less—this decision is left up to the individual merchant. The same holds true for ATM withdrawals. Although we'll still provide receipts for withdrawals of \$15 or less at all NWFCU ATMs, other ATMs may not. Federal law does require receipts be made available for transactions totaling more than \$15.00.

ACCESS YOUR CREDIT CARD ACCOUNT ONLINE

Now you can access and manage your NWFCU Visa Platinum and Travel Rewards Gold MasterCard accounts online: view account balances, recent transactions, statements and more!

Simply go to www.nwfcu.org and click on 'Access Credit Card' to enroll as a new user and enter your cardholder information.

We're offering 4.99% APR* on purchases made with your NWFCU Visa Platinum or Travel Rewards Gold MasterCard by December 31. Compare that to the national average of 13.86% APR** and it's easy to see how you'll save money with NWFCU!

Do you have a big purchase in mind? Now is the time to buy! You'll enjoy 4.99% APR until your purchase balance is paid in full. Visit www.nwfcu.org, contact our Call Center at 703-709-8901 or 1-866-709-8901 (toll-free) or stop by a branch to request a credit limit increase.

If you don't already have an NWFCU Visa Platinum or Travel Rewards Gold MasterCard in your wallet, this is the time to get one. Whichever card you choose,

GET YOUR HOME READY FOR SPRING

A Home Equity Loan Can Provide the Funds You Need to Make Home Improvements

Whether you're planning to move, or stay and improve, now is the time to act.

there are no hidden costs. Plus, you won't pay points, up-front fees or prepayment penalties with either option. And the interest is usually tax deductible.*

Apply online and you'll have an answer within 48 hours. Most loans close in 10 business days, so you'll have your cash fast. To apply, visit www.nwfcu.org or call 703-709-8921 (1-866-709-8921 toll-free), option 5.

*Consult your tax advisor for details.



Either way, you'll want to make improvements that bring a return on your investment. When you do sell, the improvements you make now will add value and set your home apart in a challenging market.

The two rooms that really attract the buyers' attention, and bring a hefty return, are the kitchen and bathroom. They should be updated with today's modern conveniences. The master bedroom is another one worth upgrading. If you can, expand it into a full master suite with all the amenities. Other features that help sell a home are hardwood floors, fresh paint, new siding, and finished basements.

Regardless of whether you're making changes for you or future owners, you'll need a convenient, affordable way to finance the upgrades, and home equity financing from NWFCU makes the most sense. We offer fixed-rate loans and variable-rate lines of credit (see rates on page 4) so you can choose the loan that works best for you. You can borrow up to 100% of the property's value and

NWFCU FOUNDATION CORNER

Time is running out to make your charitable contributions for 2007. Consider making a tax deductible donation to the NWFCU Foundation. You can earmark your gift to go toward scholarships, Children's Miracle Network, or one of the Foundation's financial education initiatives. One hundred percent of your donation goes to the cause of your choice. To complete an online donation form, visit www.nwfcufoundation.org.

The Foundation also invites you to get involved this month by helping our less fortunate neighbors enjoy a happy Thanksgiving. Donation bins for non-perishable food items will be set up Nov 2-13 at our Enterprise, Chantilly and Vienna branches. You can also donate money to help put turkeys and hams on the dinner table of those in need. Reston Interfaith will distribute all donations to families in our community in need of shelter and meals.

In addition, the Foundation's fundraising efforts will include selling Commonwealth Cuisine cookbooks (\$19) at all NWFCU branches and online at www.nwfcufoundation.org. This hard-cover cookbook features 400 favorite recipes from Virginia's credit unions.

WELCOME NEW MEMBERS

CVG, Inc.
Kumon Math & Reading
Louise Archer
Elementary School PTA
Trusted Computer
Solutions

HOLIDAY CLOSINGS

Veterans' Day

Monday, November 12

Thanksgiving

Thursday, November 22

Christmas

Tuesday, December 25

All branches/offices will close at 4:00 pm on Wednesday, November 21; Monday, December 24; and Monday, December 31.

ATTENTION ATHLETES

Runner registration opens online at www.cherryblossom.org on December 11 for the 2008 Credit Union Cherry Blossom Ten-Mile Run, Sunday, April 6. NWFCU will join credit unions nationwide to sponsor this world-class race which benefits Children's Miracle Network.

THE NEWEST WAY TO CARRY MONEY

Carry Visa TravelMoney Instead of Cash When You Travel

If you plan on traveling during the holidays, don't forget to pack your Visa TravelMoney.



This instantly-issued card can be preloaded with up to \$10,000 in spending money before you travel. It's as convenient as a debit card and just as secure as a Travelers' Check. When traveling, the funds can be converted to foreign currency or in U.S. dollars. You can easily pick up one at any NWFCU branch, and you'll find it:

Convenient—Visa TravelMoney is more convenient than Travelers' checks and easier to use. You can withdraw cash from any ATM that displays the Visa logo or use it just like a credit card to make purchases at stores, restaurants

and hotels. You can even use it online!

Secure—The Visa TravelMoney card is protected with a PIN and a signature. If it is ever lost or stolen, 24-hour emergency assistance is available to help you with replacement cash.

Budget-Friendly—Visa TravelMoney is the smart way to budget your vacation; the card is pre-paid so you'll know exactly how much you have to spend before you go. Plus, you can check your statements and balances online and reload the card up to three times a year.

At the end of your vacation, any remaining funds on the card can be used just like a regular debit card or you can cash it in for a refund on the balance.

For more information on applicable fees and costs associated with the card, visit www.nwfcu.org and click on 'Products & Services'. Then, whether you're staying stateside or going abroad, visit any NWFCU branch before your next vacation to pick up your Visa TravelMoney card and travel worry-free.

REFER A NEW EMPLOYEE AND GET \$500

If you know someone with excellent communication skills who is committed to quality service, you just might get some extra cash in your pocket. Simply refer your friends and family to the NWFCU team, and if they're hired, you'll receive a \$500 bonus!* We offer a wide range of career opportunities, above-market salaries, day-one health and dental benefits, 401(k) plan with employer match, and much more. Interested candidates should apply at www.nwfcu.org.

*To receive the referral bonus, you must be an NWFCU member and your referral candidate must place your name under the "referred by" section of our online application.

MAKE YOUR BUSINESS OUR BUSINESS

Get the funds you need to finance a business acquisition or expansion. Apply at www.nwfcu.org using our interactive loan qualifier—it takes less than one minute to complete. Or, call our 24-hour toll-free business loan line at 1-866-398-6655.

We're Turning 60

CELEBRATE WITH US

Stop by an NWFCU branch for a treat on Monday, November 19 as we celebrate 60 years of service.

