

THIS WINTER WE'RE SAYING, "THANKS A LATTE"

Share Our Safety, Soundness and Benefits with Your Family

In today's troublesome economy, don't your family members deserve the same reliability you've come to enjoy from NWFCU?

2

RESPONSIBLE LENDING
REMAINS OUR TOP
PRIORITY

3

TAKE ADVANTAGE OF OUR
MANY LOW-RATE LOAN
OPTIONS

Do your loved ones a favor and introduce them to NWFCU. We are dependable and we're here to stay. Through December 31, sponsor a family member* for membership and we'll give you \$10 in Starbucks Cards so you can treat yourself (and your family) to a well deserved break. It's our way of saying, "thanks a latte" for sharing the benefits of NWFCU membership with your family.

Whether your family members live near one of our branches or across the country, they'll be able to enjoy all the benefits of our sound financial institution: money-saving services, low-rate loans and trustworthy, personal attention.

Plus, we make it easy for them to access their accounts thanks to our network of 3,400+ shared branches and 25,000+ completely free CO-OP Network and Alliance One ATMs nationwide. That's more ATMs than the nation's largest bank! For those who prefer the 24/7 convenience of remote banking, we offer NWLink Internet Banking and free Bill Payer, mobile banking, and *NorthwestXpress* bank-by-phone.



Give the gift of membership this holiday season: invite your family members to join online (www.nwfcu.org) or at any branch. Hurry! Our "thanks a latte" offer ends December 31. See this month's insert for more details.

*Sponsoring member is eligible for Starbucks Cards when referred new member(s) provide sponsor's name and/or day phone and account number on the membership application and join by 12/31/2008. Sponsoring members are not financially responsible for new family 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 for complete details.

DEPOSIT INSURANCE HAS INCREASED

As a result of the Emergency Economic Stabilization Act signed into law on October 3, federal share insurance coverage at NWFCU has increased from \$100,000 to at least \$250,000, extended through 2009, for individual accounts. The existing \$250,000 coverage level for IRA and Keogh retirement accounts remains unchanged under the new law.

NWFCU is safe, sound and solid, with the same level of deposit insurance protection as banks.

Help us help others

The NWFCU Foundation is proud to be a designated charity of the Combined Federal Campaign (CFC), the world's largest and most successful annual workplace charity campaign. Please consider donating using charity code #27090. Your tax-deductible donation will help us carry on the credit union spirit of 'people helping people' and will help support scholarships, financial education and other charitable programs. To learn more, visit www.nwfcufoundation.org or call 703-709-8900, ext. 6487 (1-800-336-3384 toll-free).

NO CREDIT CRUNCH HERE

Responsible Lending Remains our Top Priority

Northwest Federal Credit Union will always be a lender you can trust.

WELCOME NEW MEMBERS

Calvert-Jones Company, Inc.
Global Recovery Group



HOLIDAY CLOSINGS

Veterans Day

Tuesday, November 11

Thanksgiving

Thursday, November 27

Christmas

Thursday, December 25

Offices will be open during normal business hours on Friday, November 28 and on Friday, December 26.

ATTENTION ATHLETES

Runner registration for the 2009 Credit Union Cherry Blossom Ten Mile Run to benefit Children's Miracle Network (CMN), opens in December. To register, visit www.cherryblossom.org. If you are unable to get into the race before it closes, check our website (www.nwfcu.org) in mid-December. We'll be auctioning off a limited number of entries to the highest bidder, with proceeds directed to CMN.

Recent financial crises have many lenders imposing stricter standards, making it extremely difficult for borrowers to qualify for a loan. *At NWFCU, we've always made responsible lending decisions* and we're still ready to help qualified borrowers with all of their financial needs.

Our loan officers don't work on commission and we don't charge unnecessary fees or pre-payment penalties. Rather, we work with you to evaluate your entire financial picture and find the best solution for your situation.

While mortgages are getting all the media attention these days, *our focus is still on great loans for all purposes.* In addition to our outstanding mortgage and home equity options, we also offer loans specifically designed for small business owners, students, and everyone in between.

At a time when some financial institutions are raising their credit card rates and substantially increasing fees on cash advances and balance transfers, we offer flexibility without hidden fees. Not to mention, our credit card rates are adjusted monthly according to Prime, not at random.

Our low-rate auto loans can save you money even if you're not in the market for a new car. If your current vehicle is financed through another lender, for example, we may be able to lower your monthly payment and give you a cash rebate when you refinance it



by Colleen Daly,
Senior Vice President of Lending

through us.

I encourage you to visit our website, www.nwfcu.org, to learn about the variety of loans that we offer, use our online calculators to help guide you through typical scenarios, and apply online for an instant decision. If you'd like to talk one-to-one with a loan officer, stop by any branch or contact our Call Center during business hours at 703-709-8901 (1-866-709-8901 toll-free).

Lastly, if you've been adversely affected by economic hardships and are experiencing difficulties meeting your financial obligations, please call us to discuss your situation. We're here to assist you in any way we can.

Keeping your financial balance can be a challenge

Did you know that as an NWFCU member you have free, confidential access to BALANCE Financial Fitness Program? BALANCE counselors can provide you with comprehensive, professional assistance with all aspects of personal finance, including how to:

- design a realistic budget
- achieve your financial goals
- get out of debt
- prepare to buy a home
- understand your credit report

Call 1-888-456-2227 (toll-free) or visit www.nwfcu.org and search "Balance" to learn more about the free resources available to you.

NEED A LOAN? WE CAN HELP!

We Have Low-Cost Loans to Meet Your Needs

Whether you're looking for a house, a car or help with tuition, we have the funds to make it happen.



In this turbulent economy, many lenders are cutting back and trying to recover their losses. At NWFCU, we have plenty of money to lend for nearly every need, and at good rates.

Take advantage of today's hot real estate bargains with our **5/5 ARM**¹—the ultimate hybrid of mortgages. It only adjusts every five years, so you'll enjoy the stability of a fixed rate mortgage with the lower initial rate of an ARM. Plus, it will never increase more than 2% at a time, and the lifetime rate cap is 5% from your initial rate.

If you're a **small business owner**, we have the working capital you need to expand your business, buy office equipment and purchase business vehicles. We also offer flexible lines of credit and Small Business Administration (SBA) loans.²

Students, we can help fill the college funding gaps that savings and Federal aid leave behind. Our newest offering, **CU Student Choice**, is available for students attending undergraduate, 4-year accredited schools. Visit www.nwfcu.org or call 1-800-349-9470 (toll-free) to apply now for second

semester funding.

Obtaining an **auto loan** from a bank or through dealer financing is getting more and more difficult. That's good news for NWFCU members! Our Preapproved Auto Loans have always afforded members more buying power in the showroom, but now salesmen appreciate a buyer who is already approved more than ever. Plus, our new and used auto loan rates are some of the best you'll find, and applying is fast and easy.

For everyday purchases we offer several low-rate **credit cards**, like our Visa Platinum at just 8% APR.³ It features a lower rate than most credit cards, no annual fee, no-fee cash advances and no-fee balance transfers. Or, check out our Travel Rewards Gold MasterCard. You'll earn points with every purchase that are redeemable for cash or airline travel. We even offer a fixed rate FirstCard Visa Platinum for members age 15-22 that features a low, fixed 9.99% APR and reasonable credit limits to help our younger members establish a good credit history.

For more information about these loans and to apply, visit www.nwfcu.org, call 703-709-8901 (1-866-709-8901 toll-free), or stop by any branch.

1 Requires a 5% down payment. Available only on primary residences.

2 Businesses must be at least 3 years old to apply.

3 Annual Percentage Rate (APR) is based on the *Wall Street Journal* Prime Rate listing on the last business day of the month and is subject to change monthly. APR current as of 10/28/08.

Have a good experience to share?

We want to spread the word about our great rates and service to potential new members. If you care to share how NWFCU has made a difference in your life, visit www.nwfcu.org and search "Comments" to tell your story.

MARK YOUR CALENDARS

Food Drive

November 1-November 19
We're accepting non-perishable food items at our Herndon, Chantilly & Vienna branches to help our less fortunate neighbors. For details, visit www.nwfcufoundation.org.

Finding and Financing a Home in

Today's Market

Sat., November 15
9:00am-11:00am
Herndon branch
Register at www.nwfcu.org or call 703-709-8921, option 7.

Toys for Kids Drive

November 28-December 19
New, unwrapped toy donations will be accepted at our Herndon, Chantilly and Vienna branches. Visit www.nwfcufoundation.org for details.

Creating & Managing Your Estate Plan

Thurs., December 4
5:00pm-6:30pm
Herndon branch
For details and to register, visit www.nwfillc.com; contact@nwfillc.com; or call 703-810-1072, ext. 109.

Home Borrowing Basics

FHA, VA & Conventional Loans
Sat., December 6
9:00am-11:00am
Herndon branch
Register at www.nwfcu.org or call 703-709-8921, option 7.

Santa Photo Day

Sat., December 13
9:00am-11:30am
Herndon branch
Get a photo of your child with Santa with a \$5 donation to Children's Miracle Network. Visit www.nwfcu.org for details.