

GOING BEYOND PERSONAL FINANCE

Grow Your Business with a Loan from NWFCU

2

IMPORTANT ELECTION
INFORMATION

3

UNDERSTANDING AN
ESTATE PLAN

MARK YOUR CALENDARS

New & Used Car Sale

October 6 & 7
Patriot Center in Fairfax, VA

Shop for a Cause

Purchase a \$5 shopping pass now through October 12 at any branch and save up to 20% on October 13 at any Macy's store. Proceeds from the passes benefit NWFCU Foundation. For details, or to purchase a pass online, visit www.nwfcufoundation.org.

Finding & Financing a Home in Today's Market

Saturday, October 13
9:00-11:00 a.m.
Enterprise Building in Herndon, VA

International Credit Union Day

Thursday, October 18

All About Reverse Mortgages

Saturday, November 3
9:00-11:00 a.m.
Enterprise Building in Herndon, VA

For details, visit
www.nwfcu.org.

We've partnered with Credit Union Business Capital and Potomac Business Services to provide business lending solutions to you.



Our new partnerships and broad selection of loan products will help you build your business to easily support your customers' and employees' needs.

Whether you're just getting started or planning to expand, we have the loan types you need to reach your goals. Get the funds you need for working capital, to buy equipment, vehicles and commercial real estate, or to finance an acquisition or expansion.

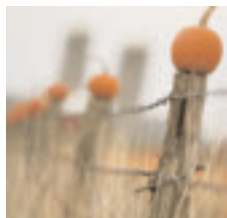
Financing with NWFCU means you're assured great rates and terms, low costs, fast

approvals, easy applications and the same quality of service you've enjoyed for your own personal banking.

Make your business our business. Apply at www.nwfcu.org using our interactive loan qualifier—it takes less than one minute to complete. Or, call our toll-free business loan line at 1-866-398-6655. You'll hear back from a business loan professional within one business day.

The 2008 Election Process is Underway

Get involved, and help shape the future of your Credit Union.



HOLIDAY CLOSINGS

Columbus Day

Monday, October 8

Veterans' Day

Monday, November 12

Thanksgiving

Thursday, November 22

Offices will be open during normal business hours on Friday, November 23.

WELCOME NEW MEMBERS

International Solutions

Group, Inc.
TechnoCrafts, Inc.
Voxant

INTERNATIONAL CREDIT UNION DAY

Stop by an NWFCU branch on Thursday, October 18th as we celebrate International Credit Union Day. We'll have a special treat, while supplies last.

Members can take an active role in their Credit Union's future through a number of elected and appointed volunteer positions.

Board of Directors

Candidates are being sought to fill voluntary positions on NWFCU's Board of Directors. Those elected will serve three-year terms, working closely with credit union staff, setting policy and strategy, and assuring the overall quality and integrity of credit union operations.

These positions, filled during the annual election, are an opportunity for NWFCU members to support the Credit Union by volunteering to serve on its Board of Directors.

A nominating committee is developing a slate of eligible candidates. Individuals can also have their names added to the ballot by petition. Candidates must agree to: be nominated, serve if elected, be publicly identified as officials of the credit union, and hold a valid security clearance.

For more information about nominations or the election process, visit www.nwfcu.org or contact Donna Bruce at 703-709-8900, ext. 6413.

Key dates in the 2008 election

December 17: election slate nominated

January 25: last date to request a petition

February 25: last date NWFCU can accept a petition

March 10: ballots mailed to members

April 12: election results announced at NWFCU's annual meeting

NEW! Advisory Council

We're pleased to announce a new opportunity for members to get involved—the NWFCU Advisory Council. If you're a motivated, innovative person interested in volunteering your time and talents to help shape the future of NWFCU, we want to hear from you.

Members of the Council will be asked to provide meaningful advice, insight and feedback to the Board of Directors, and take an active role in helping develop ideas for new products and services. Volunteers will commit to serve a one-year term, (January through December). Personal time commitments are limited and involve participating in four meetings during the year.

NWFCU members in good standing who are at least 18 years old are eligible to apply. Interested candidates must submit an online application declaring their intent to serve, which the Advisory Council Chairperson will review. Qualified candidates will then be contacted for an interview, and a decision will be made during the first two weeks of November.

For more information about the NWFCU Advisory Council, call 703-709-8900, ext. 6416. To apply, visit www.nwfcu.org.

An Estate Plan is a Financial Planning Tool for You and Your Loved Ones

Everything you own, from your vehicle to your home to your IRA, is an asset that you will leave behind at death.



An effective estate plan protects the value of your assets and transfers them to the loved ones or organizations of your choice efficiently and economically. It also will provide for competent management of your assets should you become incapacitated.

A well-designed estate plan can also reduce transfer costs through basic options such as wills/living wills, credit shelter trust, living trust and account ownership, and a durable power of attorney.

A qualified financial advisor can help you evaluate your assets, determine which options would benefit you most, and work with you and your attorney to create your estate plan. The credit union's subsidiary, Northwest Financial LLC, offers access to estate planning services. Simply call 703-810-1072, or 800-269-2156, ext. 110, to schedule your complimentary consultation.

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.

Winner's Circle® Selection

The Winner's Circle recently selected Russ Cesari, LPL financial advisor with Northwest Financial Group, for the Virginia Business Top 50 Wealth Advisors. He ranked #3 among retail advisors. The Winner's Circle, an organization that promotes best practices, ethics, and integrity in the securities business, annually recognizes the most outstanding financial advisors in the securities industry. For more information about his achievement, see the August issue of *VA Business* magazine or visit www.wcorg.com.

Northwest Financial Group is a subsidiary of Northwest Financial LLC, a wholly owned subsidiary of Northwest Federal Credit Union. 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 NWLINK BILL PAYER IN OCTOBER

This month, each time you use NWLink to pay bills or transfer funds to pay your NWFCU loan, credit card, mortgage or line of credit, you'll be entered into our cash prize drawing to win up to \$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.

Not an NWLink user? Enroll today at www.nwfcu.org. You'll find it the fastest and easiest way to monitor your account, transfer funds, make loan payments and pay your bills.

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

UPCOMING SEMINAR

WEALTH ACCUMULATION Learning Strategies for Accumulating Wealth Thursday, October 18 5:00 pm – 7:00 pm Enterprise Building in Herndon

Presented by Northwest Financial LLC, this seminar will cover the strategies and tools available for accumulating wealth, including: insurance as protection against asset loss, investment and retirement plans, and estate planning concepts. 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.

KEEP US POSTED

Please contact us whenever your email address, mailing address or phone numbers change. Updating your information ensures that you'll continue to receive important credit union correspondence, and protects your financial information from falling into the wrong hands. Contact our Call Center at 703-709-8901 or 1-866-709-8901 (toll-free).