

DETER THE CRIME, DEFEND THE VICTIM, DEFEAT THE CRIMINAL

The Battle Against Identity Theft Has Escalated

2

Our new iSekurity program protects and restores your identity and stops criminals in their tracks.

SURVEY RESULTS HELP US MEET MEMBERS' NEEDS

3

TRUST NWFCU FOR MORTGAGE LENDING

MARK YOUR CALENDARS

Finding & Financing a Home in Today's Market

Sat., September 20

9:00am-11:00am

or

Sat., October 18

9:00am-11:00am

Register at www.nwfcu.org

or call 703-709-8921,

option 7

Secure Shred Event

Sat., September 27

9:00am-Noon

See page 2 for details.

Identity Theft:

Who's Got Your Info?

Sat., September 27

9:30am-10:30am OR

11:00am-12:00pm

Register at www.nwfcu.org

or 703-709-8900, ext. 5017

All events held at our Herndon branch.

Identity theft is not just about stealing credit cards and running up fraudulent charges. This crime can involve completely taking over another person's name and reputation and draining his or her savings account, writing bad checks, obtaining health benefits and even committing crimes in someone else's name.

To help put the brakes on the identity theft epidemic, we've partnered with iSekurity, an industry leader employing more than 100 former federal agents dedicated to fighting identity theft and fraud. iSekurity provides early detection tools, insurance coverage, credit and identity restoration services, and a promise to aggressively pursue the criminal and seek justice should you become victimized.

When you enroll in iSekurity, you'll benefit from:

Sekure ScanSM – a comprehensive “life history” report that includes your address history, names associated with your Social Security number, financial account information, weapon permits registered in your name, criminal records, and more. Within 90 days of enrollment, your in-depth report will be ready to view on your secure member page. Should you find any erroneous, fraudulent or suspicious activity, contact iSekurity's victim hotline.

Victim hotline – 24/7 access to report identity theft incidents and receive expert

guidance to restore your identity and credit records.

Financial recovery¹ – up to \$25,000 of financial loss coverage for identity restoration costs, legal defense expenses and lost wages.

Criminal investigation – a field agent will manage your case and iSekurity's team will identify and locate the person(s) responsible for stealing your identity, plus assist law enforcement in arrest and prosecution.

Reverse bounty guarantee – if iSekurity cannot identify the person(s) responsible for the identity crime against you within 12 months of the start of their investigation, iSekurity will pay \$11,000.

As an NWFCU member, iSekurity protection is available for just \$12/month (individual) or \$16/month (you and another individual)—a significant savings off iSekurity's retail price.² To enroll, visit www.nwfcu.org or call 1-877-838-5734 (toll free). Have your NWFCU account number handy to receive our members-only rates.

1 Expert assistance, services and insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only; it does not include all terms, conditions and exclusions of the policies described. Insurance coverage not available to residents of New York and may not be available in other jurisdictions.

2 Other restrictions may apply. Visit www.nwfcu.org for complete pricing details and iSekurity membership requirements.

WELCOME NEW MEMBERS

E-TEL Systems, Corp.
FedResults
SAES Security
Video Networks, Inc.
WTPF

HELP US HELP OTHERS

The Northwest Federal Credit Union Foundation has been selected to participate in the Combined Federal Campaign (CFC), the world's largest and most successful annual workplace charity program.

Please consider helping with a donation to the CFC using charity code #27090. Donations are tax deductible and will help enrich lives through financial education, college scholarships, Children's Miracle Network, and local food and toy drives.

To learn more, visit www.nwfcufoundation.org or call 703-709-8900, ext. 6410 (1-800-336-3384 toll-free).

DON'T TOSS IT, SHRED IT!

FREE Shred Event

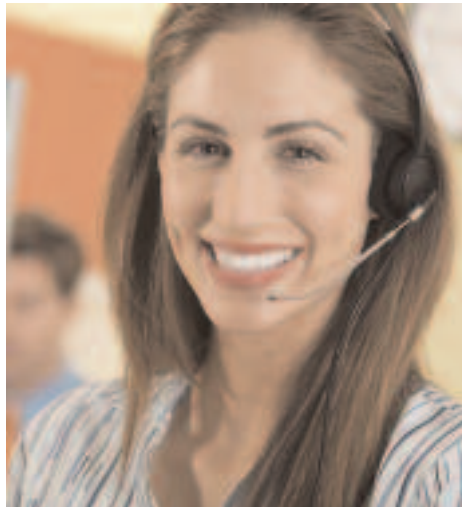
Sat., September 27
9:00am-Noon
Herndon Branch, Building II

Reduce your risk of identity theft by properly disposing of your personal paperwork. Bring up to 3 boxes of old bills, account statements, ATM receipts and other documents and have everything shredded securely, onsite for **FREE**. Our identity theft seminar will be held this same day at 9:30am and 11:00am at the Herndon branch. Register at www.nwfcu.org.

WE'RE CONSTANTLY STRIVING TO IMPROVE

Survey Results Help Us Address Member Needs

Your feedback helps us continually improve our products and services.



Earlier this year, we surveyed a random sample of 2,000 members. An independent research firm analyzed the results, and their findings indicate that:

- Exceptional member service and lower loan rates give NWFCU an edge over other financial institutions.
- Our website (www.nwfcu.org) is your primary source of news, closely followed by this monthly newsletter.
- Our most widely used convenience services are direct deposit and NWLink, our online banking service.
- Auto loans are the most popular loan we offer, followed by personal loans, home equity loans/lines and mortgages.
- Convenient branch locations and ATMs are most important to you.

UPDATE:

Branch Locations

We're expanding our branch presence later this year into Manassas, Virginia, our first location in Prince William County.

But, remember, you're not limited to

using an NWFCU branch. NWFCU belongs to the Credit Union Family Service Centers and National Shared Branch Networks, providing you with teller access at 3,300+ locations nationwide — many with evening and Saturday hours.* You can conduct most transactions at shared branch locations, just as if you were at your local NWFCU branch.

ATM Access

Many members don't realize they have completely free access to more than 25,000 CO-OP Network and Alliance One ATMs across the country—that's more free ATMs than the nation's largest mega-bank! Other locations include cooperating credit unions, shopping centers, gas stations, 7-Eleven stores and hundreds of Costco locations.

To find an ATM or shared branch location near you, visit www.nwfcu.org and click on "ATMs & Branches".

* You must be enrolled to use shared branches. NWLink users are automatically enrolled. Otherwise, contact NWFCU's Call Center to enroll in the free shared branch network.

We're Hiring the Best!

Are you or someone you know looking for a full or part-time job, considering a career change or re-entering the work force? NWFCU is hiring service-minded, motivated individuals for all branch locations, including our new branch in Manassas, VA. We offer above-market salaries, excellent benefits and a friendly work environment. To apply, visit www.nwfcu.org and click 'Careers'.

Employment with NWFCU requires U.S. citizenship, a minimum age of 18, the ability to pass a drug test, a good credit standing and Federal Government Security Clearance (sponsored by NWFCU). EEO/AA employer - M/F/D/V.

KEEP THE LINES OF COMMUNICATION OPEN

Don't Let Mortgage Woes Ruin Your Credit for Life

Some homeowners believe they should cut their losses and walk away from their mortgage. Nothing could be further from the truth.



Don't be fooled by the latest craze of online kits and misleading advertisements that encourage financially strapped homeowners to simply walk away from their home and their mortgage. We're here to tell you the honest truth: defaulting on your mortgage has serious consequences that will affect your personal credit score and your ability to obtain future loans.

A much better solution is to talk to your lender if you're experiencing difficulties paying your mortgage. Open communication is always best. Even if your mortgage isn't with us, don't be afraid to speak with one of our mortgage representatives for a free, confidential assessment of your situation. We can't guarantee that we can solve your problem, but you will get our honest, unbiased advice.

Don't let the headlines scare you away from home ownership. If you're considering buying a home, now is a good time. Prices are lower than they've been in years, rates are historically low and there are plenty of homes on the market from which to choose.

Before you start looking or consider

contacting a Realtor, come to NWFCU.

Let us guide you through the process and help you enroll in our free CU Realty real estate and rebate program to save you time and money.

You can trust us. We aren't involved in subprime lending; we don't offer option ARMs, "exotic" mortgages or negatively amortizing loans. If you choose NWFCU for your mortgage, rest assured that we will be here to service your loan for life.

Our loan officers don't work on commission. Rather, they'll work with you to evaluate your financial picture and find the rate and loan type that works best for you. We can also recommend Realtors and title companies that we trust.

To speak with a mortgage representative, call 703-709-8921 or 1-866-709-8921 (toll-free), Monday-Friday (8:00am-4:30pm). We want to help every member achieve and enjoy responsible home ownership.

New! Online Vehicle Auction

BID ONLINE FOR USED CARS

No more sending in your sealed bids by mail! Now you can bid online for pre-owned cars, SUVs and trucks from our Online Vehicle Auction at www.nwfcu.org. Click to view a color photo, full description of features, odometer reading, vehicle identification number and the NADA value of cars for sale. Complete and submit our online form to place your bid. We'll let you know if yours is the winning bid and contact you to complete the sale.

NWFCU's Online Vehicle Auction is open to the public; you do not have to be an NWFCU member to place a bid. Vehicles are sold "AS-IS" without warranties and may include credit union-owned off-lease, repossessed or fleet vehicles.

UPCOMING SEMINAR

Planning for Your Retirement Years

Fri., October 10
5:30pm-7:00pm
Herndon Branch

This seminar, sponsored by Northwest Financial Group, will provide attendees with key elements involved in planning for a financially healthy retirement. Topics include: sources of retirement income, including Social Security and retirement savings plans such as 401(k) and TSP. Also covered is an overview of investment strategies including: asset allocation, diversification, and time horizon considerations. To register, visit www.nwflc.com; contact@nwflc.com; or call 703-810-1072, ext. 109.

Northwest Financial Group is a registered broker/dealer, member FINRA/SIPC. Securities and insurance products offered through LPL Financial and its affiliates, member FINRA/SIPC. Northwest Financial Group and LPL Financial are not affiliated entities. Not NCUA insured. No credit union guarantee. May lose value.

FREE GIFT FOR NEW YOUTH CLUB MEMBERS

Teach your child to be money smart and get a free gift, too!

Open a new Youth Club Account for your child or grandchild between September 1 and October 31 and your youngster will receive a fun, free gift. Plus, you'll be entered to win a \$100 Add-on Certificate for the child.

For details, see this month's insert, visit www.nwfcu.org, or stop by any branch.