

## THE RISING COST OF CRIME

# Don't Become a Victim of Identity Theft

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TRUST NWFUCU FOR YOUR MORTGAGE

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YOUR ACCOUNTS ARE ALWAYS CLOSE AT HAND

### End of Summer Savings

**5.50% APY\***

#### 9 Month Certificate

Open yours today with a \$10,000 minimum deposit. The certificate will automatically renew to one-year certificate at the prevailing rate. Download an application at [www.nwfuc.org](http://www.nwfuc.org), call or stop by any branch for more information. Hurry! This offer is for a limited time.

**7.99% APR\***

#### Back to School Loan

Get the money you need for student expenses—borrow up to \$2,000 with 24-month term. Visit [www.nwfuc.org](http://www.nwfuc.org) for details and to apply.

\*Annual Percentage Yield and Annual Percentage Rate current as of 8/21/07 and subject to change without notice.

**F**raudulent charges average \$6,383 per case, and victims are spending more time resolving identity theft issues.\*



Almost 90% of information theft takes place through offline channels such as lost or stolen wallets, checkbooks and credit cards, or dumpster diving for financial documents. The best way to lower your risk is to reduce the amount of paper you receive in the first place. Our secure services can help you do just that.

**NWLink with Bill Payer.** Use our Internet banking and online bill pay to write fewer checks and reduce the number of remittances you mail. NWLink's security features verify your computer, account number and password, preventing unauthorized access to your accounts and confirming the validity of our site.

**eStatements.** Lose the paper trail by receiving your monthly account statements electronically. Each month you'll receive an email notification when your statement is ready. You can view, download and save your statement to a disc or hard drive for reference.

**e-LERTS.** Get instant notification of changes to your accounts via email. You'll be informed when a direct deposit or overdraft is processed; when your balance reaches a predetermined minimum; when a fraud alert is posted; and more.

**Identity Theft Shield™.** This service offers protection and resolution if your identity is stolen. Once enrolled, you'll receive an up-to-date credit report and ongoing credit monitoring for any suspicious activity. If you do become victimized, a personal agent will act as a liaison to restore your credit with credit bureaus, creditors, and collection agencies. The monthly fee is \$9.95 for individuals; \$12.95 for couples. You can enroll on our website, contact our Call Center or stop by a branch for an application.

**Shred-It.** Pitching paper isn't enough. Protect your identity by shredding personal documents you no longer need for *free* at our third on-site Shred-it Day: Saturday, September 29 (9:00 am-Noon at the Enterprise Branch in Herndon, VA).

For more information about any of these services or to enroll, visit [www.nwfuc.org](http://www.nwfuc.org).

\*According to the 2006 Identity Fraud Survey Report released by Javelin Strategy and Research and reported by Better Business Bureau at [www.bbb.org](http://www.bbb.org).

BUYER BEWARE, REDEFINED

# We're Your Trusted Source for Mortgages

## WELCOME NEW MEMBERS

**Concept Solutions  
Cyber Tec, Inc.  
Independent Electrical  
Contractors –  
Chesapeake Chapter  
Planstaff Inc.  
TRS Consulting Inc.**

## CONGRATULATIONS!

**Maureen Wingfield**, a member of NWFCU's Supervisory Committee, has completed the NASCUS Certification program for state regulators, administered by the National Association of State Credit Union Supervisors. NASCUS certification is formal acknowledgement of Ms. Wingfield's expertise and adherence to national standards of professionalism.

**Chuck Molina**, Treasurer of the Board, has been awarded the Roy F. Bergengren Certificate and Pin along with the Technology Certificate and Pin for successfully completing courses offered through the Credit Union National Association's Volunteer Achievement Program (VAP). VAP is a self study program that helps credit union volunteers stay on top of credit union issues and teaches ways to work together effectively, make informed decisions, and improve credit union performance.

The phrase "Buyer Beware" has taken on a whole new meaning in the real estate market.



The competitive lending landscape has some mortgage providers luring buyers with amazing deals—fantastic rates and low payments—that are turning into nightmares. Instead of living the American dream, homeowners are finding themselves in desperate situations because they misunderstood the terms outlined in the fine print of their loan documents.

In fact, a study recently released by the Federal Trade Commission revealed that many homeowners who borrowed under sub-prime conditions were unaware of the details of their mortgage agreement due to confusing disclosures and misleading lending practices. Nearly 50% of those interviewed did not know their actual loan amount; 87% did not know the total upfront costs; and 20% of respondents could not even identify the amount of their monthly payment.

NWFCU believes in honest, straightforward lending practices. We have, and always will, have our members' best interests in mind. We don't participate in sub-prime lending

tactics. Our mortgage experts offer free counseling sessions in which they'll review other lenders' offers, to make sure they are valid, interpret the fine print, and give you honest feedback. If we can't give you a better loan than another lender, we'll tell you. To schedule an appointment, call 703-709-8921 (1-866-709-8921 toll-free).

### *Members-Only New & Used Car Sale*

#### **OCTOBER 6 & 7**

Don't miss our fall 'No Haggle, No Hassle' Car Sale to get dealers' best prices on cars, vans, SUVs, and trucks. This exclusive event will be held at The Patriot Center (George Mason University in Fairfax, VA) on Saturday, October 6 (9:00 am – 6:00 pm) and Sunday, October 7 (11:00 am – 5:00 pm). NWFCU loan representatives will be on site to process loans. Or, apply before the sale to receive a good-as-cash Pre-Approved Auto Loan (PAL) check. Bring it with you and you'll be able to drive your vehicle home the same day! To apply for your PAL check, visit [www.nwfcu.org](http://www.nwfcu.org); call 703-709-8901 (1-866-709-8901 toll-free); or visit any branch.

A BRANCH AROUND EVERY CORNER

# Access Your Accounts at Home or Away

**W**hether traveling for business or pleasure, or moving away altogether, your NWFCU accounts are always close at hand.



ATMs and extended evening and weekend hours.

Our Locator Wizard will find the Shared Branch locations near you with a click of the mouse. Visit [www.nwfcu.org](http://www.nwfcu.org) and click on 'ATMs & Branches'. Then plug in the city and state, or just the zip code, and the wizard will display all CU Service Centers within a 5 to 50 mile radius.

If you currently use NWLink, our Internet Banking service, your account is already established in the Shared Branch database and you can conduct transactions at any location immediately. Otherwise, call 703-709-8901 (1-866-709-8901 toll-free) to enroll in this free service today. *See the box below to learn how visiting a Shared Branch this month could make you a \$600 winner!*

\*Service Centers serve members from hundreds of different credit unions and their policies, procedures and transaction capabilities may differ from those of NWFCU.

NWFCU belongs to a Shared Branch Network (consisting of other credit union branches and CU Family Service Centers\*) with more than 2,500 locations nationwide, so you can be sure that your accounts will always be easily accessible, wherever you are.

When you visit a Shared Branch, you'll be able to conduct transactions just as if you were at one of our branches — perfect if you plan to relocate, travel or head off to college. You can cash checks, deposit or withdraw money, make NWFCU loan payments, transfer funds between accounts, get cash advances, and more. Plus, many locations feature 24-hour



## HOLIDAY CLOSINGS

### Labor Day

Monday, September 3

### Columbus Day

Monday, October 8

## UPCOMING SEMINAR

**ESTATE PLANNING –  
Creating & Managing  
Your Estate Plan  
Thursday, September 20  
5:00 pm – 7:00 pm  
Enterprise Building in  
Herndon, VA**

This Northwest Financial LLC seminar will explain the basics of creating and managing an estate plan, including: wills and trusts\*; life insurance strategies; gifting and tax implications. Register at [www.nwflc.com](http://www.nwflc.com); [contact@nwflc.com](mailto:contact@nwflc.com); or 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. \*Trust services offered through the Private Trust Co., NA, an affiliate of Linsco/Private Ledger Corp.

## Win Cash and a New Car

### USE SHARED BRANCHES IN SEPTEMBER

Throughout September, each time you make a deposit, withdrawal or funds transfer at a Shared Branch teller window, you'll be entered into our 60th Anniversary cash prize drawing. If we draw your name, you'll win \$60 per transaction, up to a maximum of \$600. Plus, you'll be entered into our 60th Anniversary grand prize drawing for a 2008 Toyota Camry<sup>1</sup> from Miller Toyota Scion in Manassas, VA. To find a Shared Branch near you, visit [www.nwfcu.org](http://www.nwfcu.org) and click on 'ATMs & Branches' to use the Locator Wizard.

<sup>1</sup>Some entry limits do apply. Visit [www.celebratingsuccess.com](http://www.celebratingsuccess.com) for complete details and contest rules.