

Interest Rate Comparison

	Basic Savings Account ^{APY}	Money Market Savings Account ^{APY} (low tier/high tier)	Personal/Signature Loan (3-year loan)	New Car Loan (5-year loan)	Used Car Loan (1 to 5-year loan)	Equity Loan 5-year
Northwest Federal Credit Union¹	0.50%	0.50% 1.41%	7.00% ^{APR}	4.24% ^{APR³}	4.74% ^{APR³}	6.25% ^{APR⁴}
Bank of America²	0.10%	0.75% 1.10%	Not offering at this time	4.34%	6.80%	11.74% ⁵
BB&T²	0.05%	0.02% 0.10%	15.99%	7.74% ⁴	8.54% ⁴	5.50% ⁶
Chevy Chase²	0.05%	0.10% 0.25%	15.25%	6.49%	7.19%	10.50% ⁷
SunTrust Bank²	0.05%	0.05% 0.50%	13.99%	4.85%	5.65%	10.14% ⁵
Wachovia²	0.05%	0.05% 0.05%	13.74%	9.24%	12.49%	11.74% ⁴

¹ Free auto locating when you finance your new vehicle with NWFCU.

APR = Annual Percentage Rate APY = Annual Percentage Yield

¹ NWFCU rates, APRs, and APYs current as of 11/1/09 and are subject to change without notice. Other financial institutions' rates as of 11/6/09.

Loan rates of other financial institutions are not APRs. All rates are subject to change without notice. Source: Independent research company.

For NWFCU members **without** Premier or Access Checking, the new car loan rate will be 4.49% APR for 37-72 months; the used car loan rate will be 4.99% APR for 12-60 months.

When refinancing an existing NWFCU loan to a lower rate using the same collateral, ½% is added to listed rate for administrative expenses. Other restrictions may apply.

² Rates shown may be higher. Rates are based on creditworthiness. Restrictions may apply.

³ Annual Percentage Rate (APR) current as of 11/1/09 and subject to change without notice. Rate includes a 0.75% discount for online application and a 0.25% discount for NWFCU Access or Premier Checking users. Internal refinances are excluded from new car and Internet Special rates. Other rates and terms are available.

⁴ 90% LTV

⁵ 85% LTV

⁶ 80% LTV

⁷ 70% LTV

