

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	0.25%	0.25% 0.70%	as low as 7.00% ^{APR}	as low as 1.99% ^{APR³}	as low as 1.99% ^{APR³}	5.88% ^{APR⁵}
Bank of America²	0.05%	0.08% 0.40%	Not offering at this time	2.99%	3.59%	7.74% ⁶
BB&T²	0.05%	0.02% 0.10%	15.99%	3.39% ⁴	4.09% ⁴	3.99% ⁷
Capital One²	0.05%	0.50% 0.50%	6.99%	3.39%	4.09%	6.99% ⁶
SunTrust Bank²	0.04%	0.05% 0.25%	13.49%	3.19%	3.19%	6.39% ⁸
Wachovia/Wells Fargo²	0.05%	0.05% 0.05%	8.50%	3.74%	4.49%	7.625% ⁷

[†] 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 9/6/11 and are subject to change without notice. Rate is based on evaluation of credit history, so your rate may vary. Other financial institutions' rates as of 9/6/11. Loan rates of other financial institutions are not APRs. All rates are subject to change without notice. Source: Independent research company.

When refinancing an existing NWFCU loan to a lower rate using the same collateral, 0.50% is added to listed rate for administrative expenses. Other restrictions may apply. A sample principle and interest payment on a \$6,000 fixed rate loan at 7.00% APR for 36 months is \$185.81.

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

³ Special APR current as of 9/6/11. You must apply online or by phone for this reduced rate. Rate is subject to change without notice and includes a 0.25% discount rate for online/phone application and a 0.25% discount for checking account holders with recurring direct deposit of at least \$500 each to NWFCU checking account and automatic loan payment from NWFCU account. Internal refinances are excluded from special rates. Other rates and terms are available. Payment example: New car loan of \$20,000 for 4 years at 4.49% APR will have a monthly payment of \$457.

⁴ Rate from BB&T website 09/22/11.

⁵ 80% LTV is based on \$50,000 loan amount. A sample principle and interest payment on \$50,000 fixed rate equity loan at 5.88% APR for 5 years is \$960.84.

⁶ 90% LTV ⁷ 80% LTV ⁸ 85% LTV

Northwest Federal Credit Union is federally insured to at least \$250,000 by the National Credit Union Administration. Equal Housing Lender.



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