

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%	as low as 7.00% ^{APR}	as low as 3.74% ^{APR³}	as low as 4.50% ^{APR³}	6.25% ^{APR⁴}
Bank of America²	0.10%	0.15% 0.85%	Not offering at this time	3.95%	6.80%	10.74% ⁵
BB&T²	0.05%	0.02% 0.10%	15.99%	6.24% ⁶	7.04% ⁶	5.50% ⁷
Chevy Chase²	0.05%	0.10% 0.25%	15.25%	6.49%	7.19%	10.50% ⁸
SunTrust Bank²	0.05%	0.05% 0.45%	13.99%	4.85%	6.05%	8.39% ⁵
Wachovia²	0.05%	0.05% 0.05%	13.74%	9.99%	10.74%	9.45% ⁶

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 2/06/10 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 2/06/10. 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 as low as 3.99% APR for 12-60 months; the used car loan rate will be as low as 4.75% 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. 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 Annual Percentage Rate (APR) current as of 2/06/10 and subject to change without notice. Rate includes a 0.25% discount for NWFCU Access or Premier Checking users. Other rates and terms are available.

⁴ 90% LTV APR is based on \$50,000 loan amount. A sample principle and interest payment on a \$50,000 fixed rate equity loan at 6.25% APR for 5 years is \$969.55.

⁵ 85% LTV ⁶ 90% LTV ⁷ 80% LTV and closing costs involved ⁸ 70% LTV

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

