

# Interest Rate Comparison

	Basic Savings Account <sup>APY</sup>	Money Market Savings Account <sup>APY</sup> (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
<b>Northwest Federal Credit Union<sup>1</sup></b>	<b>0.50%</b>	<b>0.50%</b> <b>1.41%</b>	<b>as low as</b> <b>7.00%</b> <sup>APR</sup>	<b>as low as</b> <b>3.74%</b> <sup>APR<sup>3</sup></sup>	<b>as low as</b> <b>4.50%</b> <sup>APR<sup>3</sup></sup>	<b>6.13%</b> <sup>APR<sup>4</sup></sup>
<b>Bank of America<sup>2</sup></b>	0.10%	0.15% 0.85%	Not offering at this time	4.25%	6.80%	11.74% <sup>5</sup>
<b>BB&amp;T<sup>2</sup></b>	0.05%	0.02% 0.10%	15.99%	6.24% <sup>4</sup>	7.04% <sup>4</sup>	5.50% <sup>6</sup>
<b>Chevy Chase<sup>2</sup></b>	0.05%	0.10% 0.25%	15.25%	6.49%	7.19%	10.50% <sup>7</sup>
<b>SunTrust Bank<sup>2</sup></b>	0.05%	0.05% 0.45%	13.99%	4.85%	5.90%	10.14% <sup>5</sup>
<b>Wachovia<sup>2</sup></b>	0.05%	0.05% 0.05%	13.74%	9.99%	12.49%	9.45% <sup>4</sup>

<sup>1</sup> Free auto locating when you finance your new vehicle with NWFCU.

APR = Annual Percentage Rate APY = Annual Percentage Yield

<sup>1</sup> NWFCU rates, APRs, and APYs current as of 1/06/10 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 1/06/10. 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.

<sup>2</sup> Rates shown may be higher. Rates are based on creditworthiness. Restrictions may apply.

<sup>3</sup> Annual Percentage Rate (APR) current as of 1/06/10 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.

<sup>4</sup> 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 6.13% APR for 5 years is \$961.83.

<sup>5</sup> 85% LTV <sup>6</sup> 80% LTV and closing costs involved <sup>7</sup> 70% LTV

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

