

Northwest Federal Credit Union

Rates as of March 1, 2010. Subject to change without notice.

703-709-8901

1-866-709-8901

Prime Rate		
Annual Percentage Rate (APR)		3.25%
Loan Rates ¹ (Other rates and terms may be available)		
Type of Loan	Repayment Period	APR as low as ²
Personal/Signature	up to 48 mos	7.00%
	60 to 84 mos	10.00%
Share Secured	60 mos	3.20%
	120 mos	3.20% ³
CU Student Choice Education Line of Credit ⁴	up to 25 years	6.25% ⁵
Visa Platinum	N/A	7.00% ^{6,7}
Travel Rewards Gold MasterCard	N/A	8.00% ^{6,8}
Visa Platinum FirstCard	N/A	9.99% ⁹
Line of Credit (LOC)	N/A	7.00% ^{6,7}
Up to 100% Financing		
Vehicle Loans New Autos	12 to 60 mos	3.74% ¹⁰
	61 to 84 mos	5.74% ^{10,11}
Used Autos	12 to 60 mos	4.50% ¹⁰
	61 to 84 mos	6.50% ^{10,11}
<i>Ask about our cash rebate on vehicle refinances!</i>		
Car Leasing New	24 to 60 mos	3.74% ¹⁰
	Used	12 to 36 mos
Boat Loans New/Used	12 to 60 mos	7.50%
	61 to 84 mos ¹¹	9.50%
Miscellaneous Vehicles <i>(RVs, trailers, medium & heavy weight trucks)</i>	12 to 60 mos	7.75%
	61 to 84 mos ¹¹	8.00%
	Used	12 to 60 mos
	61 to 84 mos ¹¹	8.50%

Disclaimers

¹ Annual Percentage Rate current as of 03/01/10. Terms may vary on loans for business purposes. Other rates and terms may be available. Contact NWFCU for details. When refinancing an existing NWFCU loan or auto lease to a lower rate using the same collateral, 0.50% is added to the listed rate for administrative expenses (Mortgage, Equity and CU Student Choice loans excluded). A sample principal and interest payment on a \$6,000 fixed rate signature loan at 7.00% APR for 36 months is \$185.81.

² Rate is based on evaluation of credit history, so your rate may differ.

³ Rate is variable. Contact NWFCU for more details.

⁴ Loan available for 4-year accredited colleges and universities only.

⁵ Annual Percentage Rate current as of 03/01/10. Rate is based on the *Wall Street Journal* LIBOR Rate listing on the last business day of the month and is subject to change quarterly. A 0.25% discount is offered for borrowers who arrange automatic payments from their NWFCU account.

⁶ Rate is determined by adding a Margin to the Prime Rate published in the *Wall Street Journal* on the last business day of the prior month. The Margin is based on an evaluation of credit history. APR is subject to change monthly.

⁷ The APR will not be lower than 7.00% or higher than 18.00%, regardless of the Prime Rate

⁸ The APR will not be lower than 8.00% or higher than 18.00%, regardless of the Prime Rate

⁹ FirstCard VISA Platinum is exclusively for members age 15-22. Visit www.nwfcu.org for details.

¹⁰ Annual Percentage Rate (APR) current as of 03/01/10 and subject to change without notice. Credit Union members without Access or Premier Checking, add 0.25% to the listed rate.

¹¹ A \$20,000 minimum loan amount is required.

¹² APY will range between values stated depending on the balance in the account.

¹³ APRs are based on a \$50,000 loan amount. A sample principal and interest payment on a \$50,000 fixed rate equity loan at 6.38% APR for 5 years is \$972.46.

¹⁴ Rate is based on the *Wall Street Journal* Prime Rate listing on the last business day of the month and is subject to change quarterly. The maximum Annual Percentage Rate or cap that can apply is 18%. The minimum Annual Percentage Rate or floor rate that can apply is 5%. Except for the 18% cap and the 5% floor rate, there is no limit on the amount by which the rate can change during any one-year period.

This is not an advertisement to extend consumer credit. Loan programs and interest rates in this document are for informational purposes only and are subject to change and/or cancellation without notice.

Dividend Rates

Account	Annual Rate	Annual Percentage Yield (APY)
Share Savings <i>(\$5.00 minimum balance required)</i>	0.45%	0.45%
Premier Checking <i>(Ask about additional types of available checking accounts)</i>	0.35%	0.35%
Share IRA <i>(Traditional, Roth & Coverdell Education Savings Acct.)</i>	1.00%	1.01%
Money Market		
Less than \$2,500	0.45%	0.45%
\$2,500 - \$24,999.99	0.60%	0.60%
\$25,000 - \$49,999.99	0.90%	0.90%
\$50,000 - \$99,999.99	1.10%	1.11%
\$100,000 or more	1.25%	1.26%
Holiday Club <i>(\$5.00 minimum balance required)</i>	0.45%	0.45%

Youth Club Share Savings

(Sweet Pea Custodial, Westies, Plan-it Now, First Rewards)

Up to \$500	2.25%	2.28%
Amounts over \$500	0.45%	0.45%
		to 2.28% ¹²

Certificate Rates

NWFCU members can structure their investments according to their specific needs. For current certificate rates, visit www.nwfcu.org; call NorthwestXpress, our bank-by-phone service; stop by the nearest branch; or contact our Call Center at 703-709-8901 or 1-866-709-8901 (toll-free).

Equity Rates

Loan Type	Rate	Annual Percentage Rate (APR)
5-Year Equity Loan¹³		
LTV 90%	6.250%	6.38%
7-Year Equity Loan¹³		
LTV 90%	7.125%	7.25%
10-Year Equity Loan¹³		
LTV 90%	8.250%	8.36%
15-Year Equity Loan¹³		
LTV 80%	7.375%	7.46%
LTV 90%	8.375%	8.46%
Home Equity Line of Credit (HELOC)¹⁴		
80% LTV (Prime - 0.5%, floor = 5%)	5.00%	5.00%
90% LTV (Prime + 1.0%, floor = 5%)	5.00%	5.00%

Mortgage Rates

Mortgage rates are subject to change daily. For current rates, call our 24-hour Mortgage Rate Line at 703-709-8921, option 3; visit www.nwfcu.org; or stop by any branch. To apply online, visit www.nwfcu.org.

We have money to lend

Count on NWFCU for great rates, flexible terms and low fees on the funds you need.

- Apply online at www.nwfcu.org and get an instant loan decision in most cases*
- Contact our Call Center at lending@nwfcu.org
- Call 703-709-8901 or 1-866-709-8901 (toll-free)

*Should your loan require further review, you'll receive a response within 2 business days. Additional documentation may be required.

For payment calculators & educators, visit our website at www.nwfcu.org