

Northwest Federal Credit Union Rates

Rates as of February 1, 2012. Subject to change without notice.

703-709-8901

1-866-709-8901

Prime Rate - as published in the Wall Street Journal on the last business day of the prior month.			
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	3.00%	
	120 mos	3.00% ³	
CU Student Choice Education Line of Credit ⁴	up to 25 years	6.25% ⁵	
Visa Platinum	N/A	7.00% ⁶	
Member Rewards MasterCard	N/A	8.00% ⁶	
Visa Platinum FirstCard	N/A	9.99% ⁷	
Line of Credit (LOC)	N/A	7.00% ⁶	
Vehicle Loans	Up to 100% Financing	Special APR ^{2,9} or lease rates ⁸ as low as	
New & Used Autos <i>Ask about our cash rebate on vehicle refinances!</i>	12 to 60 mos	2.74%	
	61 to 72 mos	4.49%	
	73 to 84 mos	5.99% ¹⁰	
Car Leasing			
New	24 to 60 mos	2.74%	
Used	24 to 36 mos	2.74%	
Boat Loans	Up to 100% Financing	Minimum Loan Amount	APR ² as low as
New/Used	12 to 60 mos	N/A	7.50%
	61 to 84 mos	\$20,000	9.50%
Miscellaneous Vehicles <i>(RVs, trailers, etc)</i>			
New	12 to 60 mos	N/A	7.75%
	61 to 84 mos	\$20,000	8.00%
	85 to 144 mos	\$30,000	9.00%
Used	12 to 60 mos	N/A	8.00%
	61 to 84 mos	\$20,000	8.50%
	85 to 144 mos	\$30,000	9.50%

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) ¹¹
Share Savings <i>(\$5.00 minimum balance required)</i>	0.25%	0.25%
Premier Checking <i>(Ask about additional types of available checking accounts)</i>	0.10%	0.10%
Share IRA <i>(Traditional, Roth & Coverdell Education Savings Acct.)</i>	0.50%	0.50%
Money Market		
Less than \$2,500	0.25%	0.25%
\$2,500 - \$24,999.99	0.30%	0.30%
\$25,000 - \$49,999.99	0.55%	0.55%
\$50,000 - \$99,999.99	0.65%	0.65%
\$100,000 or more	0.70%	0.70%
Holiday Club <i>(\$5.00 minimum balance required)</i>	0.25%	0.25%
Youth Club Share Savings <i>(Sweet Pea Custodial, Westies, Plan-it Now, First Rewards)</i>		
Up to \$500	2.25%	2.28%
Amounts over \$500	0.25%	0.25%

Equity Rates		
Loan Type	Rate	Annual Percentage Rate (APR)
5-Year Equity Loan ¹²		
LTV 80%	5.250%	5.633%
7-Year Equity Loan ¹²		
LTV 80%	6.125%	6.408%
10-Year Equity Loan ¹²		
LTV 80%	6.500%	6.707%
15-Year Equity Loan ¹²		
LTV 80%	7.250%	7.40%
Home Equity Line of Credit (HELOC) ¹³		
80% LTV (Prime - 0.5%, floor = 5%)	5.00%	5.00%

Mortgage Rates
Mortgage rates are subject to change daily.
For current rates, visit www.nwfcu.org; or stop by any branch. To apply online, visit www.nwfcu.org.

Disclaimers

¹ Annual Percentage Rate current as of 02/01/12 Rates and terms are subject to change without notice. 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 02/01/12. 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 Your initial Annual Percentage Rate (APR) will range from 7.00% to 18.00% based on the product you choose and your creditworthiness. After this, your APR is subject to change monthly based on the Prime Rate published in the *Wall Street Journal* on the last business day of the prior month. Credit card rates apply to cash advances, balance transfers, and outstanding balances on purchases. There is no annual fee, no balance transfer fee and no cash advance fee. Foreign transactions are subject to a fee of up to 1% of the transaction amount.

⁷ FirstCard VISA Platinum is exclusively for members age 15-22. The non-variable Annual Percentage rate is 9.99%. Credit card rates apply to cash advances, balance transfers, and outstanding balances on purchases. There is no annual fee, no balance transfer fee and no cash advance fee. Foreign transactions are subject to a fee of up to 1% of the transaction amount.

⁸ The lease rate listed may not measure the overall cost of financing this lease. Ask a Leasing Representative or refer to lease documents for more information.

⁹ Rate is subject to change without notice. Rate includes a 0.25% discount for applying online and a 0.50% discount for checking account holders with recurring direct deposits of \$500 each to NWFCU checking account and an automatic loan or lease payment from NWFCU account. Internal refinances are excluded from special rates. **Auto loan payment example:** New car loan of \$20,000 for 3 years at 2.74% APR will have a monthly payment of \$580.

¹⁰ A \$20,000 minimum loan amount is required.

¹¹ Fees may reduce earnings on account. Dividends are compounded daily and paid monthly.

¹² APRs are based on a \$50,000 loan amount. A sample principal and interest payment on a \$50,000 fixed rate equity loan at 7.08% APR for 15 years is \$449.41.

¹³ 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.