

## Bonus Rewards Points

Get bonus points on your NOW REWARDS Visa® credit card with a Northwest loan.

- **Vehicle Loan** – 5,000 points
- **Mortgage Loan** – 1,000 points per \$10,000 borrowed (up to a maximum of 10,000 points)
- **Home Equity Loan** – 1,000 points per \$10,000 borrowed (up to a maximum of 10,000 points)
- **Home Equity Line of Credit** – 2,500 points

Bonus points will be added to your NOW REWARDS Visa account upon obtaining a qualifying Northwest auto, mortgage, home equity loan or home equity line of credit. Not valid on refinancing of an existing Northwest loan. Speak with a representative when financing your home or auto loan for details and minimum loan requirements. Must be current cardholder at time of loan funding. Some restrictions apply. Offer valid as of 9/1/2022 and subject to change. Visa is a registered trademark of Visa International Service Association.



Scan the QR code to apply for a Home Equity Loan or HELOC!



## Member Service Center

### Hours

Mon-Fri: 7 am–7 pm ET  
Sat: 8 am–1 pm ET

### Phone

703-709-8900  
844-709-8900 (toll-free)

### Fax

703-925-5113

### TTY

703-709-8919

## Web Services

### Website

[nwfcu.org](http://nwfcu.org)

### Email

[nwfcu@nwfcu.org](mailto:nwfcu@nwfcu.org)

## ABA Routing Number

**256075025**

Direct deposit, inbound wire transfers, ACH transactions



To find a branch or free ATM near you, visit  
[nwfcu.org/locations](http://nwfcu.org/locations)



**Insured by NCUA**  
All information is current as of  
9/2022 and is subject to change.



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WC (9/2022) 2M

# Home Equity Loans and Lines of Credit



Together, we serve and inspire to transform lives.



Northwest Federal Credit Union offers a variety of loan options to help you make the most of the equity in your home. An equity loan uses your home as collateral, so interest rates are generally lower than other types of loans, and the interest may be tax deductible.<sup>1</sup>

Our rates, terms and service are worth comparing, and our fast approval and closing process make getting your funds quick and easy.



## Equity Loan Options

### Home Equity Loan

With our Home Equity Loans, you will benefit from:

- Fixed rates
- A variety of terms available
- Loan amounts up to \$350,000<sup>2</sup>
- Northwest pays up to \$1,000 toward your closing costs<sup>3</sup>
- Borrow up to 90% of the value of the property, less the outstanding first mortgage balance
- Available on primary residence properties nationwide<sup>4</sup>

### Home Equity Line of Credit (HELOC)

For members looking to access the value of their equity on an as-needed basis, our HELOC is an excellent option. This loan offers a revolving line of credit similar to a credit card, but at a competitive variable interest rate<sup>5</sup> with the monthly payment calculated on a 15-year amortization of the principal balance. With our HELOC, you will benefit from:

- Northwest pays up to \$1,000 toward your closing costs<sup>3</sup>
- Borrow up to 90% of the value of the property, less the outstanding first mortgage balance
- Loan amounts up to \$350,000<sup>2</sup>
- Available on primary residence properties nationwide<sup>4</sup>

Applying for your equity loan or line is as easy as calling our lending professionals or visiting [nwfcu.org/homeloan](http://nwfcu.org/homeloan) to apply online.



<sup>1</sup>Consult your tax advisor for details and limitations.  
<sup>2</sup>Maximum loan amount determined by the combined loan-to-value (CLTV) ratio.  
<sup>3</sup>Northwest will pay a \$1,000 maximum closing cost credit towards Northwest home equity loan and home equity line of credit (HELOC) secured by a primary residence. Credit may not exceed the actual costs and cannot be used to pay for the real estate appraisal (if one is required) and/or interim interest. This promotion cannot be combined with other offers and is subject to change without notice.  
<sup>4</sup>Programs are not available in Texas. Other restrictions may apply.  
<sup>5</sup>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 (APR) or cap that can apply is 18%. The minimum APR or floor rate that can apply to LTV 80% HELOCs is 3.99%, and the minimum APR or floor rate that can apply to LTV 90% HELOC is 5.49%. Except for the 18% cap and the 3.99% floor rate, there is no limit on the amount by which the rate can change during any one-year period.