

Convenient Access

You can enjoy several ways to access your Northwest Federal checking account, including:

- **Contactless Visa® Debit** – Enjoy the convenient payment options this card provides, including debit digital wallets and fee-free cash back at thousands of point-of-sale locations
- **Online Banking with Bill Pay** – Pay your bills electronically with our secure Online Banking and save time, checks and postage
- **Free Mobile Banking App** – Access accounts on the go, make deposits with Mobile Deposit®, transfer funds and more
- **Direct Deposit** – Automatic payroll and pension deposits without visiting a branch
- **eStatements** – Add security and convenience to your account with free monthly electronic statements
- **30,000+ fee-free ATMs nationwide** – Use our Locator Wizard at nwfcu.org to find a fee-free ATM near you



To Open a Checking Account

- Online Banking users can open an account by clicking on the “Quick Apply” widget in Online Banking.
- Visit nwfcu.org to download an Account Update form.
- Call **703-709-8900** or **844-709-8900** (toll-free).
- Stop by any branch.

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ClickSWITCH is a registered trademark of ClickSWITCH, LLC.

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App Store is a service mark of Apple Inc.

Google Play is a trademark of Google Inc.

CardControl+ App

Protect your Northwest Federal debit and credit cards from potential fraud and enjoy convenient control of your funds, right from your smartphone with this handy app:

- Receive transaction alerts to track your card activity
- Turn cards on/off, set transaction limits
- Quickly and easily add your cards to your digital wallets
- Set up travel memos to ensure your card works wherever your plans take you
- And more

Download Northwest Federal’s CardControl+ app from the App Store® or Google Play™ store to start using it today.

Member Service Center

Hours

M–F: 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

Email

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



Insured by NCUA

All information is current as of 1/2022 and is subject to change.



WC (1/2022) 3M



Scan the QR code to learn more and open a Checking Account today!



Checking Choices



Together, we serve and inspire to transform lives.

Choose the Checking Account That Fits Your Lifestyle

Northwest Federal Credit Union offers four checking account options to benefit your lifestyle and your wallet. To help you decide which checking account is right for you, consider how you will use your account and which money-saving features are most important to you.

For example:

- *Do you want free checking with unlimited check writing, no minimum balance requirement and no monthly maintenance fee?* **Choice Checking** makes sense for you.
- *Do you expect to maintain a minimum balance, earn dividends, and get free check reorders?* **Elite Checking** might be your best option.
- *Do you prefer the convenience that Online Banking, eStatements, and debit cards provide plus earning the highest checking dividend rate we offer?* Our **Kasasa Cash® Checking** has your name written all over it.
- *Do you shop with your debit card in hand and would love to earn cash back on everyday purchases?* Our **Kasasa Cash Back® Checking** is the smart choice.

Choice Checking

Our free Choice Checking account provides value to members who write checks and prefer a no-frills account without having to sacrifice convenient service options like free transactions at network ATMs nationwide.¹

- No minimum balance requirements
- No monthly maintenance fees
- Free first box of Northwest Federal logo checks
- Unlimited check writing
- Free transactions at 30,000+ ATMs nationwide¹

Elite Checking

Our dividend-earning Elite Checking account benefits members who frequently write checks, make regular deposits to their checking account, and expect to maintain an average daily balance of \$5,000 (\$10 monthly fee will apply if average daily balance falls below \$5,000 minimum).

- Monthly dividends
- Free check re-orders²
- Free transactions at 30,000+ ATMs nationwide¹
- Up to \$10 in ATM fees refunded monthly for transactions at Interlink® and STAR® ATMs³

Make the Switch Powered by ClickSWITCH®

In just a few clicks, safely and efficiently switch your direct deposits and automatic payments, and easily set up bill payments from another financial institution to your Northwest Federal checking.

Kasasa Cash® Checking

Northwest Federal's free Kasasa Cash® Checking benefits debit card users who want to earn the highest dividend rate we offer on checking accounts:

- 1.00% APY up to \$15,000⁴
- 0.25% APY on portion of balance above \$15,000⁴
- Free first box of Northwest Federal logo checks

You'll need \$100 minimum deposit to open your Kasasa Cash® Checking account. Then, you'll earn our highest checking account dividend rate and enjoy ATM fee refunds⁵ provided you meet these monthly qualifications⁶:

- Opt in for eStatements
- Complete 12 debit card purchases each month⁷
- Access Online Banking at least once each month

Kasasa Cash Back® Checking

Northwest Federal's free Kasasa Cash Back® Checking rewards frequent debit card users on purchases:

- Earn 1.00% cash back on everyday debit card purchases⁸
- Free first box of Northwest Federal logo checks

There's no minimum balance to open your Kasasa Cash Back® Checking. You'll earn debit rewards and enjoy ATM fee refunds⁵ as long as you meet these monthly qualifications:

- Opt in for eStatements
- Complete 12 debit card purchases each month⁷
- Access Online Banking at least once each month

¹No Northwest Federal fee and no surcharge fees will apply at CO-OP ATMSM, Alliance One® and CULIANCE® ATM transactions. Visit nwfcu.org to use our ATM Locator Wizard.

²To receive Northwest Federal logo checks at no charge, your order must be limited to one box per order. Any number of boxes exceeding one per order will be charged to your account.

³Surcharge fees (fees charged by the owner of the ATM) may apply. Elite Checking account holders will be refunded a total of \$10 in out-of-network fees and ATM surcharge fees each month. Refunds will be credited at month-end.

⁴APY = Annual Percentage Yield. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, balances less than or equal to \$15,000 receive APY of 1.00% and balances over \$15,000 earn 0.25% APY on the portion of balance over \$15,000, resulting in an APY for this tier ranging from 1.00% to 0.36% APY depending on the account's balance. When Kasasa Cash qualifications are not met, all balances in the account earn 0.02% APY. Dividends will be credited to your Kasasa Cash account on the last day of statement cycle. APYs accurate as of 8/31/2021. Rates and rewards are variable and may change after account is opened. \$100 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Rewards less than a penny cannot be distributed. This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on one account.

⁵In order to receive reimbursement of nationwide ATM fees incurred up to \$30 per month, your account qualifications must be met during the Monthly Qualification Cycle.

⁶Qualifications must be met during the Monthly Qualification Cycle. Monthly qualification cycle means the period beginning on the last day of the previous month and closing one (1) day prior to the last day of the current month.

⁷Debit card transactions may take one or more days to post to the account and must post during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM transactions, debit card purchases processed by merchants as ATM transactions, transactions made with debit cards not issued by Northwest Federal.

⁸When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 1.00% cash back on up to a total of \$300 in debit card purchases that post to the account during that cycle period. A maximum of \$3 cash back may be earned per Monthly Qualification Cycle. Rates and rewards are variable and may change after account is opened. There are no recurring monthly maintenance charges or fees to open or close this account. Rewards less than a penny cannot be distributed. This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on one (1) Kasasa Cash Back account.

KASASA®

