

## Check Our Rates

For current Visa® credit card rates, visit [nwfcu.org](https://nwfcu.org).

## Transfer and Save

Why put up with cards that have higher interest rates? Transfer your balances to your Northwest Visa® and start saving today.

## Apply Now

Apply online at [nwfcu.org](https://nwfcu.org), stop by a branch to get your credit card issued on the spot or call our Member Service Center to apply by phone.

- <sup>1</sup>Annual Percentage Rate (APR) current as of 8/1/2023. Your initial APR will range from 14.49% 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 cash advance fee, and no foreign transaction fee. There is a 3% fee on balance transfers.
- <sup>2</sup>Please visit [nwfcu.org/credit-cards](https://nwfcu.org/credit-cards) for additional terms and conditions.
- <sup>3</sup>Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns, and adjustments). Certain exclusions apply. Refer to *Visa Cardholder Benefits* for full details. 2x points offer valid for consumer NOW Plus Rewards Visa cardholders only.
- <sup>4</sup>15,000 bonus points on \$2,000 in net purchases within first 90 days of account opening offer is valid for consumer NOW Plus Rewards Visa cardholders only and is subject to change at any time.
- <sup>5</sup>Bonus points will be added to your Northwest NOW Plus 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 is subject to change.
- <sup>6</sup>Refer to *Visa Cardholder Benefits* for full details.
- <sup>7</sup>The non-variable Annual Percentage Rate is 15.90%. Credit card rates apply to cash advances, balance transfers, and outstanding balances on purchases. There is no annual fee, no cash advance fee, and no foreign transaction fee. There is a 3% fee on balance transfers.
- <sup>8</sup>Members under age 22 may require an adult co-signer in order to receive a FirstCard Visa Platinum.

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## 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](https://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](https://nwfcu.org/locations)



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Scan the QR code to learn more and apply for a credit card today!



# Credit Cards



Together, we serve and inspire to transform lives.

Northwest Federal Credit Union's credit cards offer some of the best features, rates, and rewards available.

### All Our Cards Feature:

- No annual fee<sup>1</sup>
- No cash advance fee<sup>1</sup>
- No foreign transaction fee<sup>1</sup>
- Contactless tap and pay
- Zero liability for unauthorized transactions – You will not be responsible for fraudulent purchases<sup>2</sup>
- 25-day interest free grace period for purchases
- Digital Wallet convenience with Apple Pay®, Samsung Pay®, Google Pay™, Fitbit Pay™, and Garmin Pay™
- Convenient card management through Online Banking
- CardControl+ App for easy access to your credit card account, right from your mobile device – Check balances, view transaction history, receive transaction alerts, turn cards on/off to protect from potential fraud, set up travel notices, and more



### NOW Plus Rewards Visa® Earn 2x points on all purchases

- Earn 2 rewards points for every \$1 spent on everyday purchases everywhere<sup>3</sup>
- Earn 15,000 bonus points when you spend \$2,000 within first 90 days of opening your card<sup>4</sup>
- Earn bonus points for opening a Northwest auto loan, mortgage, home equity loan, or home equity line of credit<sup>5</sup>
- Get up to 5x additional bonus points with Ampre offers at participating merchants, both online and in stores
- Points can be used for cash back, travel, adventurous experiences, gift cards, merchandise, or donation to a charity
- Pay with Points lets you easily redeem points to pay for qualified purchases in stores, at the gas pump, and more!
- Easy access to your rewards through one click in Online Banking
- Using your card qualifies for additional benefits<sup>6</sup>, including:
  - **Security and Protection** – Purchase protection (including purchase protection from porch piracy of online purchases), ride share protection, ID theft protection, and more
  - **Travel** – Trip cancellation insurance, lost luggage reimbursement, travel accident insurance, auto rental collision damage waiver, and more
  - **Luxury and Lifestyle** – Visa luxury hotel collection, Visa concierge, and more for NOW Plus Rewards Visa® cardholders with limits of \$5,000 or more

### Visa® Platinum Great rate with great benefits

- Low variable rate – based on your creditworthiness<sup>1</sup>
- Emergency cash disbursement and card replacement, usually within 24 hours
- Purchase protection reimbursement – Replacement or repair of damaged or stolen purchases within the first 90 days; purchase protection also protects your online purchases from porch piracy

When traveling, simply charge your tickets, purchases, and car rental to your card to receive these benefits at no extra cost:

- Auto rental insurance
- Travel accident insurance up to \$500,000
- Compensation for personal property stolen from your hotel room
- Reimbursement for lost luggage and its contents (up to \$3,000 per trip)
- Ride share protection
- Trip cancellation insurance

Refer to *Visa Cardholder Benefits* for full details.

### FirstCard Visa® Platinum Build or re-build a solid credit history

- Non-variable rate<sup>7,8</sup>
- To help our FirstCard cardholders get the knowledge and information they need to help build their credit, completion of a short credit basics course is required as part of the application.
- For applicants under age 18, the credit limit is \$250; for applicants over age 18, the credit limit is \$1,000<sup>8</sup>

