

# Northwest Federal Credit Union Rate Supplement

Rates as of December 1, 2024. Subject to change without notice.

703-709-8900

844-709-8900

Consumer Dividend Rates		
Account	Annual Rate	Annual Percentage Yield (APY) <sup>1</sup>
<b>Savings</b> (\$1.00 minimum balance required)	0.05%	0.05%
<b>Rewards Savings</b> <sup>2</sup> Amounts up to and including \$50,000, if monthly qualifications are met <sup>3,5</sup>	1.49%	1.50%
<b>Rewards Savings</b> <sup>2</sup> Amounts over \$50,000, if monthly qualifications are met <sup>3,5</sup>	0.50%	0.50% <sup>3</sup>
<b>Rewards Savings</b> <sup>2</sup> Entire balance if monthly qualifications are not met <sup>5</sup>	0.05%	0.05%
<b>Elite Checking</b>	0.02%	0.02%
<b>Elite Checking</b> (if \$1,000 or more is deposited to account each month)	0.07%	0.07% <sup>4</sup>
<b>Dividend Rewards Checking</b> Amounts up to and including \$25,000, if monthly qualifications are met <sup>5</sup>	3.92% <sup>5,6</sup>	4.00% <sup>5,6</sup>
<b>Dividend Rewards Checking</b> Amounts over \$25,000, if monthly qualifications are met <sup>5</sup>	0.50% <sup>6</sup>	0.50% <sup>6</sup>
<b>Dividend Rewards Checking</b> Entire balance if monthly qualifications are not met <sup>5</sup>	0.05%	0.05%
<b>Savings IRA</b> (Traditional, Roth & Coverdell Education Savings Acct.)	0.20%	0.20%
<b>Money Market</b>		
Less than \$2,500	0.64%	0.64%
\$2,500 - \$24,999.99	0.64%	0.64%
\$25,000 - \$49,999.99	0.72%	0.72%
\$50,000 - \$99,999.99	0.74%	0.74%
\$100,000 - \$249,999.99	0.93%	0.93%
\$250,000 - \$999,999.99	1.40%	1.41%
\$1,000,000 or more	1.45%	1.46%
<b>Savings Club Account</b> (\$1.00 minimum balance required)	0.05%	0.05%
<b>Youth Club Savings</b> (Sweet Pea, Westies, Plan-it Now, First Rewards)		
Up to \$1,500	2.25%	2.27%
Amounts over \$1,500	0.25%	0.25% <sup>7</sup>
Business Dividend Rates		
<b>Business Savings</b> <sup>8</sup>	0.05%	0.05%
<b>Premium Business Saver</b> <sup>8,9</sup>		
Less than \$100,000	0.13%	0.13%
\$100,000 - \$4,999,999	1.74%	1.75%
\$5,000,000 or more	3.20%	3.25%
<b>Business Dividend Checking</b> <sup>8</sup>	0.10%	0.10%
<b>Business Money Market</b> <sup>8,10</sup>		
Less than \$2,500	0.64%	0.64%
\$2,500 - \$24,999.99	0.64%	0.64%
\$25,000 - \$49,999.99	0.72%	0.72%
\$50,000 - \$99,999.99	0.74%	0.74%
\$100,000 - \$249,999.99	0.93%	0.93%
\$250,000 - \$999,999.99	1.40%	1.41%
\$1,000,000 to \$999,999,999	1.45%	1.46%

<sup>1</sup> Annual Percentage Yield current as of 12/01/24. Rates and terms are subject to change without notice. Other rates and terms may be available. Contact NWFCU for details. Fees may reduce earnings on account. Dividends are compounded daily and paid monthly.

<sup>2</sup> Only members with a Dividend Rewards Checking or Debit Rewards Checking account may open a Rewards Savings account.

<sup>3</sup> Amounts over \$50,000 earn 0.50% on the portion of the balance over \$50,000, resulting in a range from 1.50% to 0.50% APY depending on the account's balance. APY calculation is based on an assumed balance of \$100,000. In order to earn the APY listed, the account qualifications for your Dividend Rewards Checking or Debit Rewards Checking account must be met during the Monthly Qualification Cycle.

<sup>4</sup> Requires minimum \$1,000 in deposits to be credited to the account during dividend period.

(Dividend Rate Disclaimers, Certificate Rates & Disclosures continued on next page)

**Northwest Federal Credit Union Rates Supplement** (continued from page 1) **703-709-8900**  
 Rates as of December 1, 2024. Subject to change without notice. **844-709-8900**

<sup>5</sup> Monthly qualifications are: (1) Receive an eStatement each cycle (2) Have at least 12 debit card purchases post to your account each monthly qualification cycle (3) Have \$500 in ACH deposits post to your account each monthly qualification cycle. Debit 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. ATM transactions do not count toward earning account rewards.

<sup>6</sup> When your Dividend Rewards Checking account qualifications are met during a Monthly Qualification Cycle, (1) Balances up to \$25,000 receive APY of 4.00% and balances greater than \$25,000 earn 0.50% APY on the portion of balance greater than \$25,000, resulting in an APY for this tier ranging from 4.00% to 1.38% APY depending on the account's balance. APY calculation is based on an assumed balance of \$100,000. Rates and rewards are variable and may change after account is opened. Each individual is limited to being the primary owner on 1 (one) account.

<sup>7</sup> Amounts over \$1,500 earn 0.25% on the portion of the balance over \$1,500, resulting in a range from 2.27% to 0.37% APY depending on the account's balance. APY calculation is based on an assumed balance of \$25,000.

<sup>8</sup> For the purposes of this disclosure, this is a rate and APY as of the last dividend declaration date above. These Dividend Rate(s) and Annual Percentage Yield(s) shown may change at any time as determined by Credit Union Management.

<sup>9</sup> All deposited funds earn the rate for the highest tier based on the average daily balance at the end of the dividend calculation period.

<sup>10</sup> All deposited funds earn the rate for the highest tier based on the outstanding balance at the end of the dividend calculation period.

Share and IRA Certificates						
Term	\$1,000 to \$99,999		\$100,000 to \$249,999		\$250,000+	
	Rate	APY*	Rate	APY*	Rate	APY*
1 year	4.17	4.25	4.22	4.30	4.27	4.35

Term	Share Certificates		IRA Certificates**	
	Minimum Balance \$1,000		Minimum Balance \$1,000	
	Rate	APY*	Rate	APY*
3 months	0.05	0.05	0.05	0.05
6 months	0.11	0.11	0.11	0.11
10 months	3.93	4.00	3.93	4.00
18 months	3.93	4.00	4.17	4.25
2 years	3.93	4.00	4.17	4.25
3 years	3.93	4.00	4.17	4.25
4 years	3.50	3.55	4.46	4.55
5 years	3.69	3.75	4.51	4.60

\*APY = Annual Percentage Yield. The Annual Percentage Yield is based on dividends posted and compounded monthly and will remain in the account until maturity. Any withdrawal will affect the APY calculation and result in reduced earnings.

\*\*Individual Retirement Accounts (IRA) Certificates are for consumer accounts only.