



# Member Guide



Where Trust Matters



NW

Union



NMLS #411458

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# Membership

At Northwest Federal Credit Union, we value our members and are committed to their financial well-being and education. We know you have many options for your financial services, and we are dedicated to bringing you quality products delivered with exceptional service. We are a one-stop shop for all your financial needs—a free checking account, competitive rates on loans, a comprehensive home-buying program that guides you through the process, and more.

We strive to earn the privilege of being **Your Lifetime Financial Partner.**

Get to know Northwest. This guide is a sample of what we can offer you, but there's so much more. Talk to one of our helpful Member Service Representatives in our branches, or call **703-709-8900** to find out what Northwest can do for you. We think you will see why our members turn to us time and again for their financial needs and consistently refer friends and family to join the Northwest family.

“I love banking at Northwest because I always get the best service. It is truly a place that serves its customers with a special something plus all the smiling faces are a bonus.”

**Natasha B.**





# Savings Accounts

Your initial \$1 deposit establishes your share of credit union ownership and opens the door to all of the member benefits Northwest has to offer. This **Savings Account** earns daily dividends. Additionally, we offer a **Rewards Savings Account**, **Money Market Accounts** with tiered rates, and **Certificates** with competitive dividends and flexible terms.

Northwest also offers **Individual Retirement Accounts (IRAs)** that allow you to enjoy the security of an insured account and earn dividends as you save for retirement.

We help kids get started on the right financial foot with our **Youth Club Accounts** and **Custodial Accounts**. Also available are **Trust Accounts** to help you manage your estate (both revocable and irrevocable).

“This was the first time someone actually listened to our story and read everything we provided her with. She never gave up on us or the process to help us achieve our goal.”

Robert and Shawn S.

# Checking Accounts

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We offer four checking account options with unique features to benefit your lifestyle and your wallet: **Choice Checking**, **Elite Checking**, **Dividend Rewards Checking**, and **Debit Rewards Checking**.

Visit [nwfcu.org](https://www.nwfcu.org) to learn more about the benefits each checking account provides and how you can enjoy free checking with rewards and free access to thousands of ATMs nationwide.

You will also have 24/7 access to your checking accounts with online banking and our mobile banking App. With online and mobile banking you can check balances, transfer funds, pay bills, and make deposits quickly and easily using your smartphone.



“Northwest has been my financial institution of preference for over ten years. Their services and staff at all levels have been exceptional.”

Carol W.



## Auto Loans

Our competitive rates, personal service, and members-only conveniences take the hassle out of buying a new car. We can help you find the car of your dreams with our **Car Buying Service** through our partnership with TrueCar. Before you head out to a dealership, apply for a **Pre-Approved Auto Loan** and we will provide you with a check to bring with you so you can negotiate features, not payments.

Once you have your new vehicle, let Northwest help give you peace of mind with our optional vehicle protection services including **Guaranteed Asset Protection (GAP), Mechanical Breakdown Protection (MBP), Debt Protection,** and **Auto Insurance.\***

“You really understand how large a role member service plays in making life better and easier for all. You are more than willing to go the extra mile for a member.”

Patricia C.

\*Insurance products and services are offered through NW Insurance Agency, a subsidiary of NW Capital Management (a wholly owned subsidiary of Northwest Federal Credit Union). At this time NWIA, together with its network of licensed insurance associates, provides auto and home insurance to residents in all but the following states: AL, AK, IA, MS, NB, ND, SD, WY. Coverage and discounts are subject to individual qualifications, state availability and the insuring company's underwriting guidelines. Insurance is not underwritten, issued or guaranteed by NCUA or any other federal government agency.

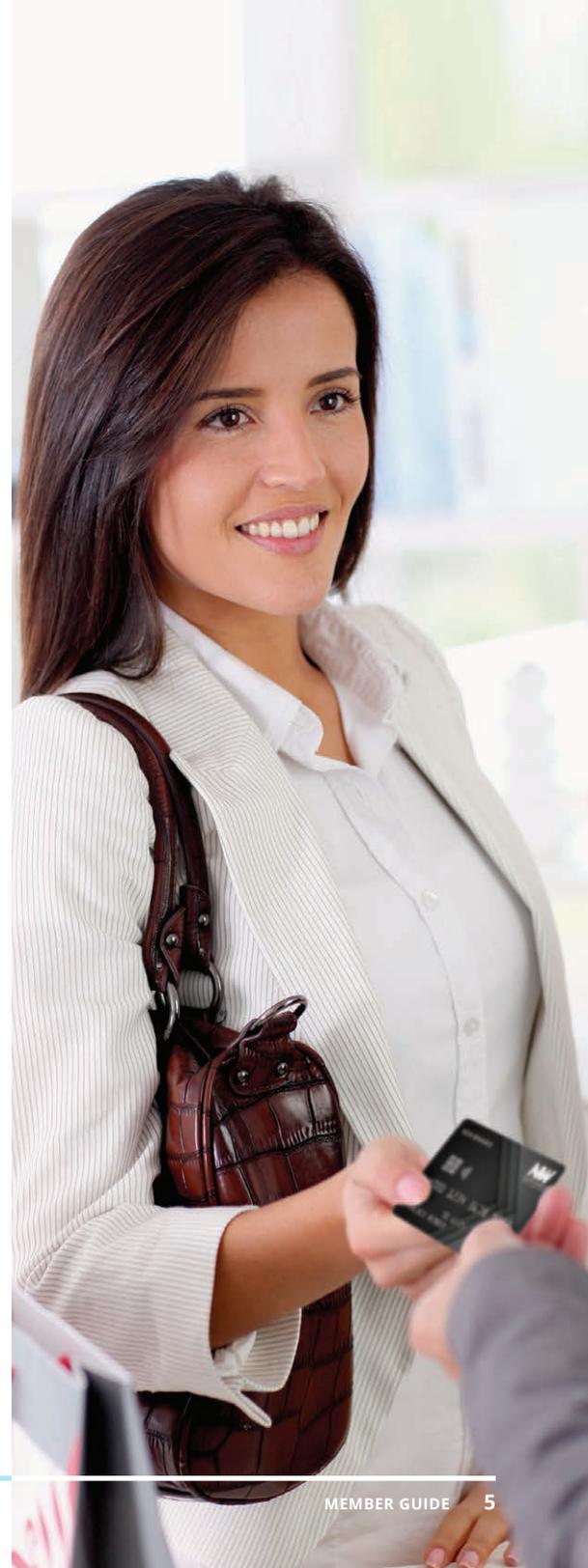
# Credit Cards & Personal Loans

Our credit cards offer you some of the best features, values, and rates available without hidden fees and unexpected changes in benefits or card payment terms. All of our credit cards feature no annual fee, no cash advance fee, and no foreign transaction fee.\*

Cardholders earn two (2) points for every \$1 in **NOW Plus Rewards Visa®** purchases everywhere.\*\* You can redeem your rewards for travel, gift cards, merchandise, cash back, or as a cash donation to specific charity.

We also offer a **Visa® Platinum** and a **FirstCard Platinum Visa®** designed for members looking to establish (or re-establish) credit.

Northwest also offers a revolving **Line of Credit (LOC) Loan** that gives you the flexibility to borrow funds when you need them, and you can access the funds again and again without having to reapply. Or opt for a **Personal Loan**; the only collateral is your signature and you can use the funds for what you need, such as paying off high-interest credit cards or an unexpected expense. Looking to establish credit? A **Savings Secured Loan** allows you to borrow using the available funds in your savings account as collateral. With our **Certificate Secured Loan**, you can borrow using the available funds in your Northwest certificate as collateral.



\*Your initial Annual Percentage Rate (APR) will range from 13.49% to 18.00% based on the product you choose and your creditworthiness. Rate as of 4/1/2025 and is subject to change. 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. Balance transfers are subject to a 3% fee on the transaction amount.

\*\*Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns, and adjustments). Certain exclusions apply. Refer to the Consumer NOW Plus Rewards Credit Card Terms and Conditions for program details. 2x points offer valid as of 4/1/2025 for consumer NOW Plus Rewards credit card cardholders only.

Visa is a registered trademark of Visa International Service Association.

# Mortgage Loans

Experience has taught us that competitive rates and fees are only part of the equation when financing a home. Our loan officers work hard to find the best mortgage option tailored to your individual needs. We offer first mortgage loans in all 50 states and have a variety of mortgage products, including **Fixed-Rate Mortgages, Adjustable Rate Mortgages (ARMs), VA Loans, Second Home & Investment Property Loans,** and **Jumbo Loans.** Our **Single Close Construction Loan\*** simplifies the loan process and saves you time and money.

Membership comes with exclusive real estate benefits—free mortgage pre-approvals, 24/7 online application, title services with Northwest Title & Escrow LLC (or at a settlement company of your choice), free seminars, and more! Plus, when you participate in our **HomeAdvantage®** home rebate program by using one of our Approved Agents to buy or sell your home, you will earn Cash Rewards.\*\*

We also offer **Home Equity Loans** and **Home Equity Lines of Credit** to help you make the most of the equity in your home. When it comes to planning and building your new home, you are busy enough without having to worry about your financing.

“We so very much appreciate all of your guidance in getting a new house and a new mortgage. We are so grateful to you for helping to make it possible for us to get a new home!”

James C.

\*Cash Out Refinance and Construction Loans are not available in Texas.

\*\*HomeAdvantage is available to you through your membership with Northwest Federal Credit Union. Cash Rewards are available to members who register to use HomeAdvantage and who use a real estate agent in the HomeAdvantage network to buy or sell their home. Using Northwest for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Northwest may have specific rules on how your Cash Rewards will be paid out. Cash Rewards are void where prohibited by law or the lender. Please consult with your credit union to get details that may affect you.

Northwest Title & Escrow is a subsidiary of NW Capital Management.

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# Youth Accounts

**Youth Club Accounts** with Northwest help your children learn the value of saving money early. As Youth Club members, your children will enjoy higher dividends on the first \$1,500 saved and other benefits designed to make savings fun.

When it is time for your child's first checking account or credit card, Northwest has products tailored to the unique needs of teen and young adult members, as well as financial education resources designed to help set goals for the future.

“We are so appreciative of the Youth Club Account activities. Your focus on children inspires my boys to save their money. It is a treat to come to the branch and make a deposit and have fun surprises to reward them in their efforts to save.”

Mary C.





# Commercial & SBA Lending

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Northwest offers a variety of services to help your business succeed.

## Commercial & SBA Lending

Whether you are just starting a business or have been in business for many years, Northwest has what you need with an array of personalized lending options for your business:

- **New construction, renovation, or expansion projects**
- **Owner-occupied commercial real estate properties**
- **Multifamily or retail investment real estate properties**
- **Small Business Administration (SBA) 7a and 504**
- **Equipment financing options, small or large**
- **Business acquisitions**
- **Revolving lines of credit**
- **Business credit cards**

Our Commercial Lending representatives are here to help you match the right lending solution to meet your unique business needs. Call us at **703-709-8900 x4931** to learn more.

# Business Services

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## Business Banking & Treasury Management

We offer solutions to help you efficiently meet the day-to-day demands of running your business with our comprehensive suite of products and services, including:

- **Business Basic Checking** or **Business Dividend Checking** – manage your day-to-day transactions without costly per-item charges
- **Cash Management Solutions** – easy-to-use and secure tools to manage your cash flow
- **Merchant Services** – payment processing designed to help your business thrive
- **Payroll and HR Services** – affordable, full-service option for outsourcing payroll, HR, and employee benefit administration
- **Positive Pay** – an advanced fraud detection and prevention service to help reduce the risk of financial losses
- **Remote Deposit Capture** – deposit checks without leaving your office and improve your cash flow; simply scan your checks and the deposit is recorded to your account (RDC scanners are available upon request and at an additional cost)

For detailed information about the deposit products and services we can offer your business, contact our Business Services department at [business@nwfcu.org](mailto:business@nwfcu.org) or call **703-709-8900 x4600**.





# Account Access

## Shared Branches & ATMs

No matter where you live or work, Northwest makes managing your finances easy with convenient access to your accounts anytime. In addition to our northern Virginia and Maryland branches, we are part of a cooperative network of 5,000+ **CO-OP Shared Branches**<sup>SM</sup> nationwide, which allow you to make deposits, withdrawals, transfers, and select loan payments.

We offer completely free transactions at 30,000+ **CO-OP ATM**<sup>SM</sup>, **Alliance One**<sup>®</sup> and **CULIANCE**<sup>®</sup> **ATMs** across the country as well as free Northwest ATMs. Plus, use your Visa<sup>®</sup> Debit Card to get cash back from your Northwest checking account during your transaction anywhere you see the STAR<sup>®</sup> logo. Check out our mobile banking app or visit [nwfcu.org](https://www.nwfcu.org) to find an ATM or Shared Branch near you.

Visit [nwfcu.org/checking-savings/checking-accounts](https://www.nwfcu.org/checking-savings/checking-accounts) to learn how you can enjoy nationwide ATM fee refunds\*.

“This was the easiest transaction I have ever completed. I’ll recommend you to all I know.”

Pradeep A.

\*ATM fee refunds are limited. ATM fee may be refunded if qualifications are met. Visa is a registered trademark of Visa International Service Association.

# Account Access

## Online, Mobile, & Telephone Banking

Manage your finances with Northwest's **online banking** and **mobile banking**. Both are safe, secure, and free—allowing you to access your accounts from anywhere, at any time. Simply log on to [nwfcu.org](https://www.nwfcu.org) to check balances, transfer funds, make payments, open new accounts, and with a Northwest checking account, pay bills. Download the mobile banking app for on-the-go access to your accounts and to make deposits from your smartphone.

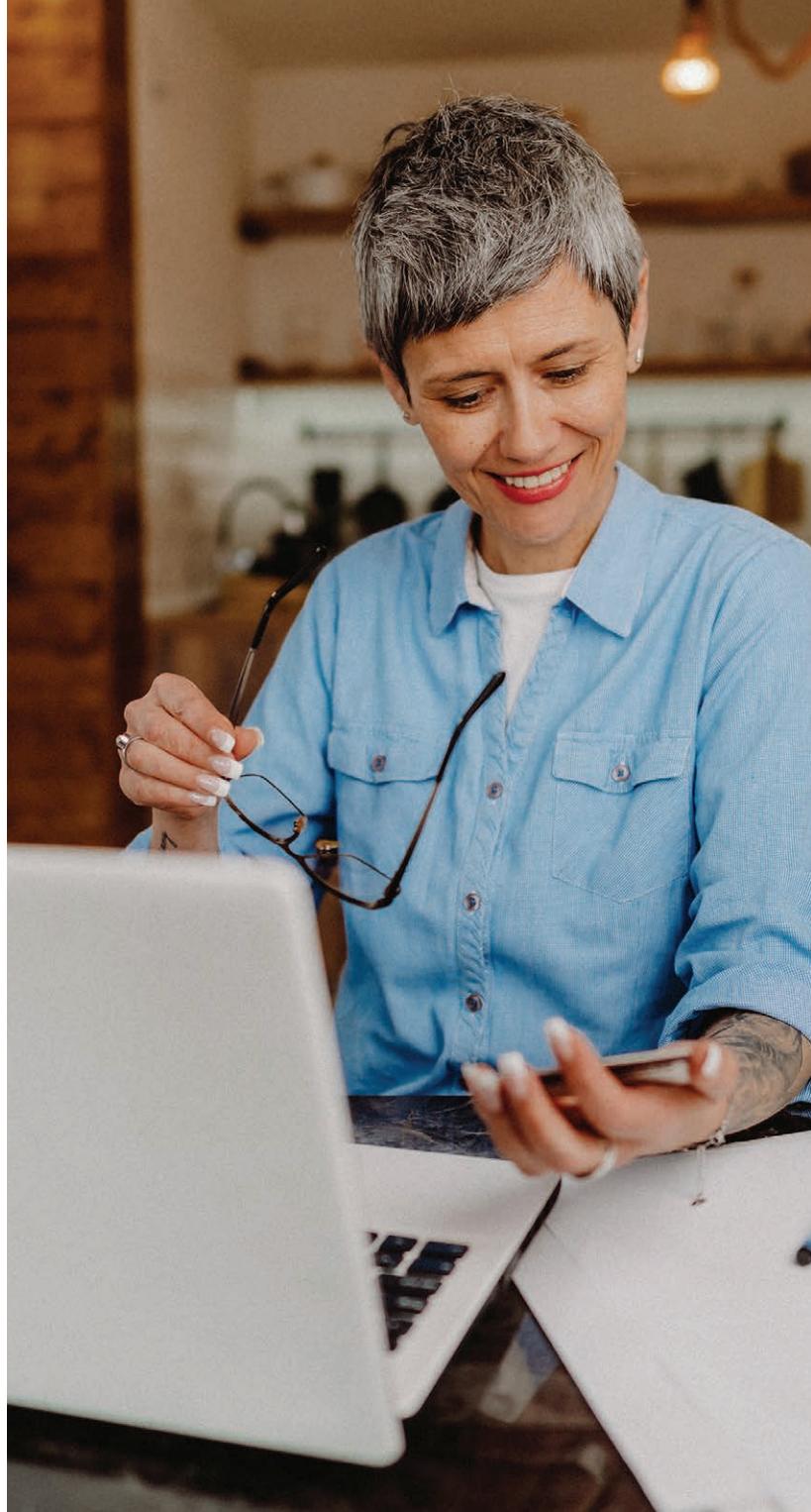
Do you prefer a traditional **telephone banking** service? Ours is available 24/7 at **703-709-6917**. Conduct routine transactions such as balance inquiries, transfers, payments, and reporting of lost or compromised ATM/debit or credit cards. Get started by calling the toll-free number and creating your secure personal identification number (PIN).

## Manage & Protect Your Cards

Access these helpful tools right from your mobile device with our **CardControl+ app**:

- Activate credit or debit card
- Set or change a PIN
- Receive transaction alerts
- Turn cards on/off to protect from potential fraud
- Quickly and easily add your cards to digital wallets
- Set up travel notices so your cards will work wherever your plans take you

Download the Northwest CardControl+ app from the App Store<sup>SM</sup> or Google Play<sup>TM</sup> to start using it today.





# Additional Member Benefits

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At Northwest, we are dedicated to helping you realize your financial goals. We have partnered with **GreenPath** to offer you free, confidential financial counseling and self-help resources. GreenPath is FREE and just a phone call away. GreenPath professional counselors can help with budget guidance, understanding your credit report, options for paying off debt, and more. Plus, GreenPath's online resources give you the tools you need to make smart financial choices. To get started, visit [nwfcu.org](https://nwfcu.org) or call **877-337-3399** to speak with a professional counselor.

Keeping your accounts secure and protected is important to us. We provide the tools you need to help you maintain control of your personal information, such as fraud text alerts, a debit and credit card monitoring app, and a variety of fraud mitigation tips and resources. Learn more at [nwfcu.org](https://nwfcu.org).

## Free Educational Webinars

Learn about home buying and selling, college planning, identity theft protection, credit reports, and more. Visit our website to check for upcoming topics and to RSVP.

“You provided a high level of professionalism, honesty and concern. Most of my email responses from you were within 30 minutes which is rare in today’s world.”

**Pradeep A.**



## Member Service Center

### Hours

M-F: 7 a.m.–7 p.m. ET

Sat: 8 a.m.–1 p.m. 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/branches-locations/](http://nwfcu.org/branches-locations/)



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All information is current as of 5/2025 and is subject to change.