

Convenient Access

You can enjoy several ways to access your Northwest 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** – Find a fee-free ATM near you at nwfcu.org



CardControl+ App

Protect your Northwest 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 the Northwest CardControl+ app from the App Store® or Google Play™ store to start using it today.

To Open a Checking Account

- Online Banking users can open an account by clicking on “Accounts” in the navigational bar when logged in to 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.

Visa is a registered trademark of Visa International Service Association.
Mobile Deposit is a registered trademark of Mitek Services, Inc.
App Store is a service mark of Apple Inc.
Google Play is a trademark of Google Inc.

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

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 3/2025 and is subject to change.



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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 free **Dividend Rewards 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 free **Debit Rewards 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 30,000+ network ATMs nationwide.¹

- No minimum balance requirements
- No monthly maintenance fees
- Free first box of Northwest logo checks
- Unlimited check writing

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 out-of-network and ATM surcharge fees³



Dividend Rewards Checking

This free checking account benefits debit card users who want to earn the highest dividend rate we offer on checking accounts:

- 5.00% APY on the first \$25,000⁴
- 0.50% APY on portion of balance above \$25,000⁴
- Free first box of Northwest logo checks

You will earn this top rate and enjoy ATM fee refunds⁵ when you meet these monthly qualifications⁶:

- Opt in for eStatements
- Complete 20 or more debit card purchases each month⁷
- Minimum of \$500 in ACH deposits monthly to your account

Debit Rewards Checking

Free Debit Rewards Checking enables debit card users to gain cash back on purchases:

- Earn 4.00% cash back on up to \$200 in debit card purchases⁸
- Free first box of Northwest logo checks

There is no minimum balance to open your Debit Rewards Checking. You will 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
- Minimum of \$500 in ACH deposits monthly to your account

¹No Northwest 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 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. Free checks are limited to select styles only.

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 Dividend Rewards Checking account qualifications are met during a Monthly Qualification Cycle, balances up to \$25,000 when at least 12 debit card transactions are posted receive APY of 4.00% (or 5.00% when 20 or more debit card transactions are posted). 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 (or 5.00% to 1.63% APY when 20 or more debit card transactions occur) 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. In order to receive reimbursement of domestic ATM fees (up to \$5/month) incurred, your account qualifications must be met during the Monthly Qualification Cycle. Monthly Qualification Cycle means the period beginning on the first day of the current month and closing on the last day of the current month. 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. 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.

⁵In order to receive reimbursement of domestic ATM fees incurred up to \$5 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 first day of the current month and closing on 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.

⁸When Debit Rewards Checking qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of \$200 in debit card purchases that post to the account during that cycle period. A maximum of \$8 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. Each individual is limited to being the primary owner on one account. Monthly qualification cycle means the period beginning on the first day of the current month and closing on the last day of the current month. 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. 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.

