



Member Guide



Together, we serve and inspire to transform lives.

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're dedicated to bringing you quality products delivered with exceptional service. We're a one-stop shop for all your financial needs—a free checking account, low-rates on loans, a comprehensive home-buying program that guides you through the process, and more. At every interaction we strive to earn the privilege of being **Your Lifetime Financial Partner.**

If you're not a member yet, get to know Northwest Federal. 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 Federal can do for you. We think you'll see why our members turn to us time and again for their financial needs and consistently refer friends and family to join our family—the Northwest Federal family.

“I love banking at Northwest Federal 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 Northwest Federal's member benefits. This **Savings Account** earns daily dividends. Additionally, we offer **Money Market Accounts** with tiered rates, and **Certificates** with competitive dividends and flexible terms.

Northwest Federal 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

We offer four checking account options with unique features to benefit your lifestyle and your wallet:

Choice Checking, Elite Checking, Kasasa Cash® Checking and Kasasa Cash Back® Checking.

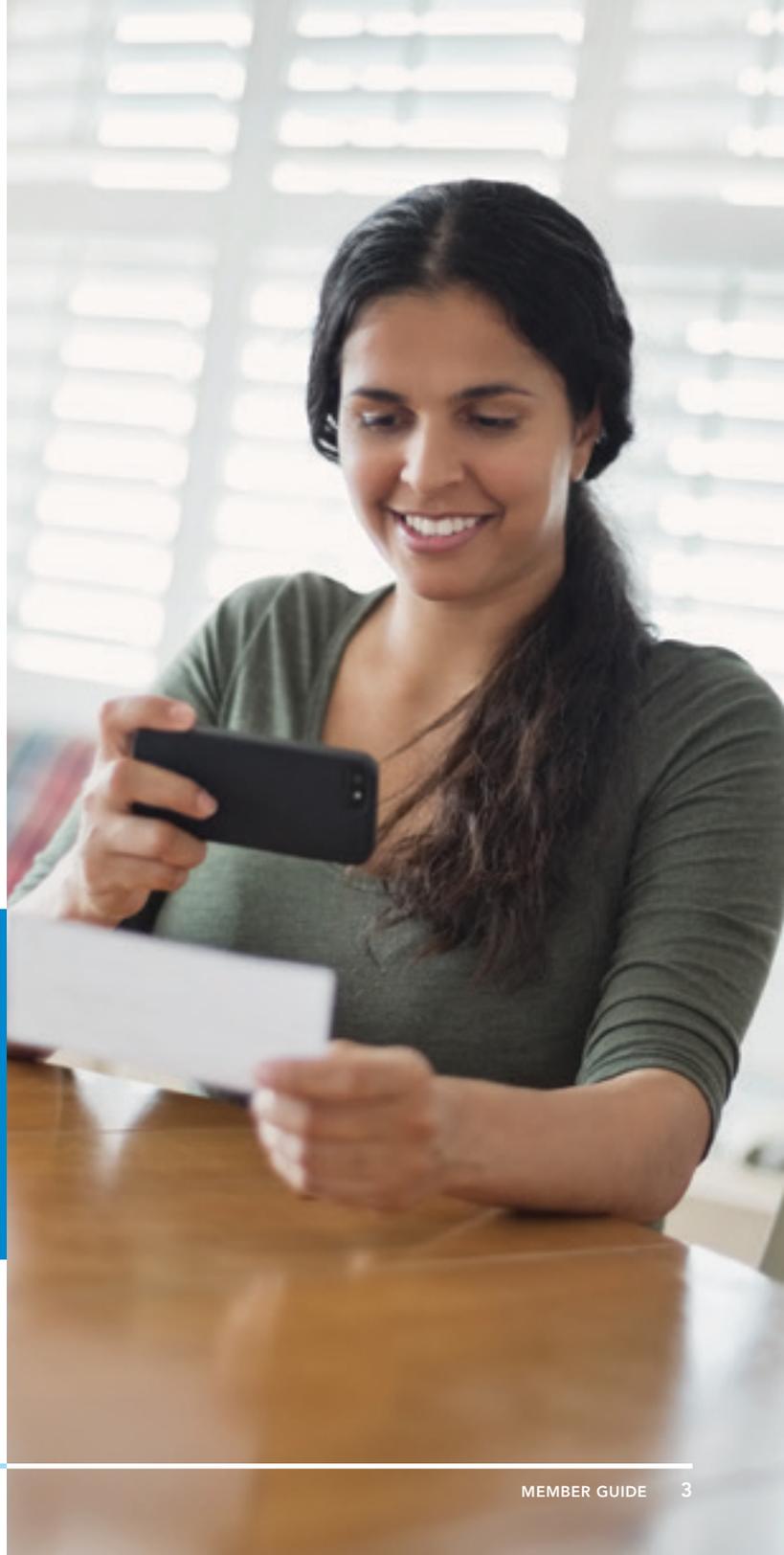
Visit nwfcu.org to learn more about the benefits each checking account provides and how you can enjoy free checking with rewards and free access to thousands of ATMs nationwide.

You'll 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.

Kasasa, Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.





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 Services** through our partnerships with TrueCar and Carvana. Before you head out to a dealership, apply for a **Pre-Approved Auto Loan** and we'll provide you with a check to bring with you so you can negotiate features, not payments.

Once you have your new vehicle, let Northwest Federal help give you peace of mind with our optional vehicle protection services including **Guaranteed Asset Protection (GAP)**, **Major Mechanical Protection (MMP)**, **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.*

Loyalty has its rewards! We value strong relationships and want to reward members for choosing Northwest Federal for their financial needs. Cardholders who meet the monthly qualifications**, based on the products and services you have with us, can earn Premier Points of 2% cash back on **NOW 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 Visa® Platinum** designed for members looking to establish (or re-establish) credit.

Northwest Federal 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 **Lifestyle Loan**; the only collateral is your signature and you can use the funds for whatever 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.



“My loan officer conveyed a sense of caring. He promptly answered endless questions and politely explained application requirements.”

Patricia P.

*Your initial Annual Percentage Rate (APR) will range from 7.24% to 18.00% based on the product you choose and your creditworthiness. Rate as of 3/1/2021 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.

**When monthly requirements are met, NOW REWARDS cardholders receive two (2) points for every \$1 in NOW REWARDS net purchases which may be redeemed for 2% cash back. If qualifications are not met, NOW REWARDS cardholders receive 1.25 points for every \$1 in NOW REWARDS net purchases. Visit nwfcu.org/NOWREWARDS for monthly qualification requirements.

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**, **Investment Property Loans**, and **Jumbo Loans**.

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'll 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. Or if you've found the perfect spot to build your dream home, our **Land Loan** can help you purchase the lot.

“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.

*The HomeAdvantage program is made available to you through a relationship with CU Realty Services. Program Cash Rewards are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage network and are based on the commissions paid to the agent. Using Northwest Federal for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards incentives are void where prohibited by law. The HomeAdvantage program is not available in all states.

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

NMLS #411458



Business Services

Whether you own an established business, or are looking to get started, Northwest Federal offers a variety of services to help your business succeed. We can help you manage your day-to-day transactions without costly per-item charges with your choice of **Business Basic Checking** or **Business Dividend Checking**. We also offer **Business Credit Cards** and other loans to fund your growth, provide merchant services for customer convenience, and assist with business insurance, tax services and more.

For detailed information about what Northwest Federal can offer your business, contact our Business Services department at business@nwfcu.org.

“I have always been greeted with a smile and the highest level of service. Top it off with excellent products at excellent rates and you have a recipe for a top notch credit union!”

Elena B.





Youth Accounts

Northwest Federal's **Youth Club Accounts** serve as a tool to help you teach valuable lessons and help children build the savings skills they need. As Youth Club members, your children will enjoy higher dividends on the first \$1,500 saved, special certificate options and other benefits designed to make savings fun.

When it's time for your child's first checking account or credit card, Northwest Federal 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.

Account Access

Shared Branches & ATMs

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

We offer completely free transactions at 30,000+ **CO-OP ATM**SM, **Alliance One**[®] and **CULIANCE**[®] ATMs across the country as well as free Northwest Federal ATMs. Plus, use your Visa[®] Debit Card to get cash back from your Northwest Federal checking account during your transaction anywhere you see the STAR[®] logo. Check out our **Locator Wizard** on our Mobile Banking App or at nwfcu.org to find an ATM or Shared Branch near you.

Visit nwfcu.org/greatchecking 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 Federal'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 to check balances, transfer funds, make payments, open new accounts, and with a Northwest Federal 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).

“I have been a member of the credit union for many years and will continue to be a member for years to come.”

Mildred E.

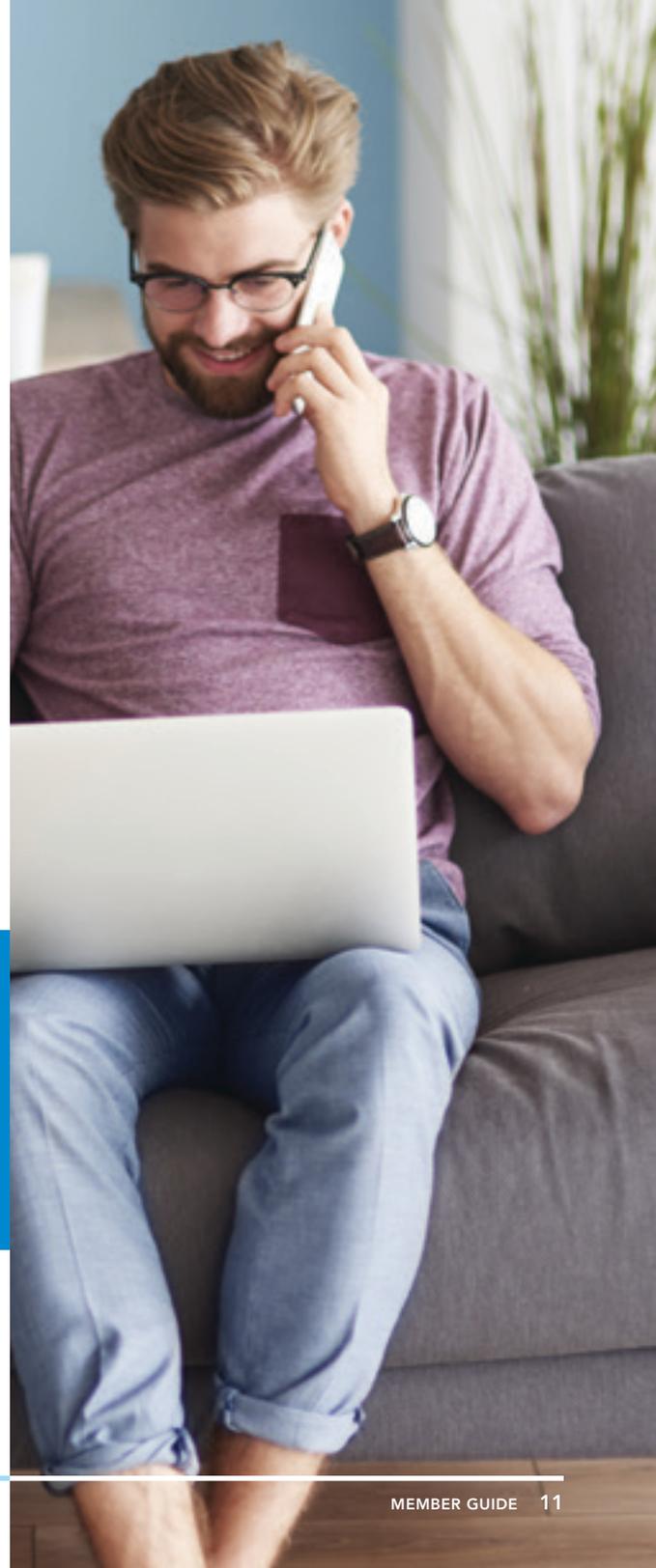
Additional Member Benefits

At Northwest Federal, we're dedicated to helping you realize your financial goals whatever they may be. We've partnered with **KOFE (Knowledge of Financial Education)** to offer you free, confidential financial counseling and self-help resources. KOFE is FREE and just a phone call away! KOFE Financial Coaches can help with budget guidance, understanding your credit report, options for paying debt off, and more. Plus, KOFE's online resources give you the tools you need to make smart financial choices. To get started, visit nwfcu.org/kofe or call **844-254-3496** to speak with a Financial Coach.

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/protect.

“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 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



NMLS #411458



Insured by NCUA

All information is current as of 5/2021 and is subject to change.



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