

## Bonus Rewards Points

Get bonus points on your NOW REWARDS Visa® with a Northwest loan.

- **Car Loan** – 5,000 points
- **Mortgage Loan** – 1,000 points per \$10,000 borrowed (up to a maximum of 10,000 points)
- **Home Equity Loan** – 1,000 points per \$10,000 borrowed (up to a maximum of 10,000 points)
- **Home Equity Line of Credit** – 2,500 points

Bonus points will be added to your NOW REWARDS Visa account upon obtaining a qualifying Northwest auto, mortgage, home equity loan or home equity line of credit. Not valid on refinance 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 valid as of 11/1/2022 and subject to change.

Visa is a registered trademark of Visa International Service Association.

## Easy Application, Fast Response

Whether you live near a Northwest branch or are out of state, applying for your loan is simple and convenient. Apply online anytime at [nwfcu.org](https://nwfcu.org), contact our Member Service Center to apply by phone, or stop by a branch to speak with a loan officer.

<sup>1</sup>Carvana will deliver and pick up your trade if you are within Carvana's service area.

<sup>2</sup>Between 1/1/2021 and 12/31/2021, the average savings off MSRP experienced by consumers who connected with a TrueCar Certified Dealer through a TrueCar-powered auto buying program and who were identified as buying a new vehicle from that Certified Dealer was \$1,824. Your actual savings may vary based on multiple factors, including the vehicle you select, region, dealer, and applicable vehicle-specific manufacturer incentives, which are subject to change. The MSRP is determined by the manufacturer and may not reflect the price at which vehicles are generally sold in the dealer's trade area, as many vehicles are sold below MSRP. Each dealer sets its own pricing.

<sup>3</sup>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, and 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.



Scan the QR code to learn more and apply today!

## 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](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)



Insured by NCUA

All information is current as of 11/2022 and is subject to change.



99.9% CLEANER - PRINTED WITH ANTIMICROBIAL COATING  
[CLEANERPRINT.com](https://CLEANERPRINT.com)

WC (11/2022) 2M



# Vehicle Financing



Together, we serve and inspire to transform lives.

## Start Your Shopping with Us

Northwest Federal Credit Union offers financing for almost any kind of vehicle. Our great rates, personal service and members-only conveniences take the hassle out of buying.

## New and Used Vehicles

- Cars
- Trucks
- Vans
- Sport utility vehicles (SUVs)
- Motorcycles

Pick your vehicle then choose a loan term to fit your budget. Need help calculating your monthly payments before you buy? Use our free online calculators at [nwfcu.org](http://nwfcu.org) or let one of our skilled loan representatives run the numbers for you.

## Recreational Vehicle Loans

We're glad to finance more than just car loans. Turn to us for your recreational vehicles, too.

- Recreational vehicles (RVs)
- Boats/personal watercraft

## Business Vehicle Loans

When your business needs company vehicles, we can help. Turn to us for low fixed-rates, easy repayment options, and flexible auto loan terms. Restrictions may apply.

## Pre-Approved Auto Loan (PAL)

A pre-approved loan (valid for 45 days) puts you in the best bargaining position with the dealer because it's like shopping with cash, allowing you to negotiate the best price without financing involved in the discussion. We'll work with you to determine a price range to fit your monthly budget and provide you with a check once approved. When you've found the car of your choice, simply endorse your PAL check, give it to the dealer, and drive home in your new car.

## Online Car Buying Services

### Carvana

We've partnered with Carvana to make it easy for you to purchase a pre-owned car completely online 24/7. You'll enjoy low prices, premium cars and no hidden fees. Carvana's online tools will provide you with a 360-degree view of the vehicles that interest you. If the vehicle you're looking for is not available, simply save your search to get notified when it gets added to Carvana's inventory. Have a trade-in? Carvana will pick up your trade and deliver your purchased vehicle to your driveway as soon as the next day.<sup>1</sup> Visit [nwfcu.org/carvana](http://nwfcu.org/carvana) to shop online for your next car with your pre-approved auto loan from Northwest.

### TrueCar®

Visit [nwfcu.truecar.com](http://nwfcu.truecar.com) to search online for new and used vehicles nationwide. You'll be able to research vehicles, read reviews, and receive actual price quotes on vehicles from dealers in your area. Get a new car Guaranteed Savings Certificate or used vehicle Price Certificate and enjoy a hassle-free experience from certified dealers. Plus, you'll save an average of \$1,824<sup>2</sup> off manufacturer's suggested retail price (MSRP) on new vehicles!

## Vehicle Protection

We offer several optional vehicle protection services for your peace of mind.

### Guaranteed Asset Protection (GAP)

GAP makes up the difference between what insurance covers and what you owe on your loan, in the event your vehicle is stolen or damaged beyond repair. Plus, you can get a \$1,000 allowance to finance a replacement vehicle with Northwest. Speak with a loan officer to learn how you can roll GAP coverage into your monthly auto payments for just a few dollars more per payment when financing your vehicle through Northwest.



## Mechanical Breakdown Protection

As time goes on, the chance of mechanical failure on your vehicle increases. Advanced electronics, complex systems, and rising labor costs mean a repair may cost you thousands. Protect yourself against future costly repairs with Mechanical Breakdown Protection on new or pre-owned vehicles.

## Auto Insurance<sup>3</sup>

You may be able to save hundreds or even thousands of dollars by shopping insurance rates. Our trusted insurance agents will carefully evaluate your needs and shop for you among a network of top-rated auto insurance providers. Visit [nwinsagency.com](http://nwinsagency.com) to request a personalized, no-obligation quote today.

## Debt Protection Plans

Depending on the plan you choose to purchase, Debt Protection cancels your loan balance or loan payment if a protected event occurs. To learn more about our Death Protection, Disability Protection, or Involuntary Unemployment Protection plans, speak with a representative when applying for your auto loan.

## Loan Rates

Our current rates can be found in all of the following places:

- Our website at [nwfcu.org](http://nwfcu.org)
- Member Service Center at **703-709-8900** or **844-709-8900** (toll-free)
- Rate boards in all Northwest branches