

## Check Our Rates

For current Visa® credit card rates, visit [nwfcu.org](http://nwfcu.org).

## Transfer and Save

Why put up with cards that have higher interest rates? Transfer your balances to your Northwest Visa® and start saving today.

## Apply Now

Apply online at [nwfcu.org](http://nwfcu.org), stop by a branch to get your credit card issued on the spot or call our Member Service Center to apply by phone.

- 1**Annual Percentage Rate (APR) current as of 12/1/2022. Your initial APR will range from 10.99% to 18.00% based on the product you choose and your creditworthiness. 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. There is a 3% fee on balance transfers.
- 2**Please visit [nwfcu.org/credit-cards](http://nwfcu.org/credit-cards) for additional terms and conditions.
- 3**When monthly qualifications 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. Speak with a representative or visit [nwfcu.org/NOWREWARDS](http://nwfcu.org/NOWREWARDS) for qualification details.
- 4**Points earned in the NOW REWARDS program will expire five (5) years from end of month in which points were earned. Points are earned on purchases only. Points are not earned for convenience checks, cash advances, balance transfers, returned purchases or purchases that are reversed.
- 5**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 refinancing 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 12/1/2022 and subject to change.
- 6**Refer to your Visa Guide to Benefits for full details.
- 7**The non-variable Annual Percentage Rate is 13.90%. 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. There is a 3% fee on balance transfers.
- 8**Members under age 22 may require an adult co-signer in order to receive a FirstCard Visa® Platinum.

Visa is a registered trademark of Visa International Service Association. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Google Pay is a trademark of Google Inc. LG Pay is a registered trademark of LG Corp. Fitbit and Fitbit Pay are trademarks or registered trademarks of Fitbit, Inc. in the U.S. and other countries. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries.

## 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](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/locations](http://nwfcu.org/locations)



Insured by NCUA  
All information is current as of  
12/2022 and is subject to change.



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Scan the QR code to  
learn more and apply for  
a credit card today!



# Credit Cards



Together, we serve and inspire  
to transform lives.

Northwest Federal Credit Union's credit cards offer some of the best features, rates and rewards available without hidden fees and unexpected changes in benefits or card payment terms.

### All Our Cards Feature:

- No annual fee<sup>1</sup>
- No cash advance fee<sup>1</sup>
- No foreign transaction fee<sup>1</sup>
- Contactless tap and pay
- Zero liability for unauthorized transactions – You will not be responsible for fraudulent purchases<sup>2</sup>
- 25-day interest free grace period for purchases
- Digital Wallet convenience with Apple Pay®, Samsung Pay®, Google Pay™, LG Pay®, Fitbit Pay™, and Garmin Pay™
- Convenient card management through Online Banking
- CardControl+ App for easy access to your credit card account, right from your mobile device – Check balances, view transaction history, receive transaction alerts, turn cards on/off to protect from potential fraud, set up travel notices, and more



### NOW REWARDS Visa® Earn rewards points as you spend

- NOW REWARDS – Premier Points offers qualifying cardholders 2% cash back on NOW REWARDS purchases<sup>3</sup>
- Earn 1.25 points for every \$1 spent on everyday purchases<sup>4</sup>
- Earn bonus points for opening a Northwest auto loan, mortgage, home equity loan, or home equity line of credit<sup>5</sup>
- Get up to 5x additional bonus points with Ampre offers at participating merchants, both online and in stores
- Easy access to your rewards through one click in Online Banking
- Points can be used for travel, adventurous experiences, gift cards, merchandise, cash back or donation to a charity
- Pay with Points lets you easily redeem points to pay for qualified purchases
- Using your card qualifies for additional benefits<sup>6</sup>, including:
  - **Security and Protection** – Purchase protection (including purchase protection from porch piracy of online purchases), ride share protection, ID theft protection, and more
  - **Travel** – Trip cancellation insurance, lost luggage reimbursement, travel accident insurance, auto collision damage waiver, and more
  - **Luxury and Lifestyle** – Visa luxury hotel collection, Visa concierge, and more for NOW REWARDS cardholders with limits of \$5,000 or more

### Visa® Platinum Great rate with great benefits

- Low variable rate – Based on your creditworthiness<sup>1</sup>
- Emergency cash disbursement and card replacement, usually within 24 hours
- Purchase protection reimbursement – Replacement or repair of damaged or stolen purchases within the first 90 days; purchase protection also protects your online purchases from porch piracy

When traveling, simply charge your tickets, purchases, and car rental to your card to receive these benefits at no extra cost:

- Auto rental insurance
- Travel accident insurance up to \$500,000
- Compensation for personal property stolen from your hotel room
- Reimbursement for lost luggage and its contents (up to \$3,000 per trip)
- Ride share protection
- Trip cancellation insurance

Refer to *Visa Guide to Benefits* for details at [nwfcu.org](http://nwfcu.org).

### FirstCard Visa® Platinum Build or re-build a solid credit history

- Non-variable rate<sup>7,8</sup>
- To help our FirstCard cardholders get the knowledge and information they need to help build their credit, completion of a short credit basics course is required as part of the application.
- For applicants under age 18, the credit limit is \$250; for applicants over age 18, the credit limit is \$1,000<sup>7</sup>

