



Retirement, Investment and Insurance Services

Through our trusted subsidiaries, we offer access to investing, insurance, title and escrow services to help keep you, your business and employees financially protected, strong and growing. Businesses of every size and in every stage of development can benefit from these important services:

- Investing and retirement income planning
- Commercial general liability insurance
- Commercial property/casualty insurance
- Life, disability and long-term care insurance
- Commercial title and escrow

To book a complimentary, no-obligation consultation with a qualified professional, email contact@nwflc.com or visit nwflc.com.



Scan the QR code to learn more about our Business Services.



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



Business Services



Together, we serve and inspire to transform lives.

 **Insured by NCUA**
All information is current as of 7/2023 and is subject to change.

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Your Business, Our Solutions

We are committed to building a lasting relationship by providing you with a suite of business solutions that lead your business to success.

If you have questions or would like more information, please call a Business Banking Representative at **703-709-8900 x4931**, email business@nwfcu.org or visit nwfcu.org/business.



Checking and Savings Options

- **Basic Business Checking** – No minimum daily balance requirement and no per-item charges
- **Business Dividend Checking¹** – With overdraft protection and online banking
- **Business Savings** – Earn dividends with no monthly maintenance fee
- **Premium Business Saver Account** – Earn higher dividends on savings when you pair this with a Business Checking account
- **Business Money Market** – Tiered dividend rates for a higher return on your deposits
- **Online Banking, Mobile Banking², Bill Pay and Mobile Deposit** – Check balances, pay bills, make deposits and more without leaving your office



Credit and Lending Solutions

- **Commercial Real Estate Loans** – Purchase or refinance owner-occupied commercial real estate
- **Business Lines of Credit** – Revolving and closed-end to meet short-term funding needs
- **Business Term Loans** – For debt consolidation and purchasing vehicles, equipment, inventory or other fixed assets
- **Commercial Auto Loans** – Low, fixed rates, easy payment options, and flexible terms (for loans under \$50,000, apply online at nwfcu.org; for loans \$50,000+, contact us at **703-709-8900 x4931**)
- **SBA Loan Program** – As an approved SBA lender, we offer a variety of SBA loans to meet the needs of your growing business, including SBA 7(a) and SBA 504 loans

We can help you secure funds for:

- Business expansions and acquisitions
- Partner buy-outs
- Government contractor lending
- Medical practice financing

Increase Your Purchasing Power with a Business Credit Card³

Valuable benefits:

- Easy reconciliation with one monthly statement
- Variable rates
- No annual fee
- No cash advance fees
- Earn rewards

Apply online today at nwfcu.org.

Merchant Card Services

Streamline your cash flow and provide your customers a better way to pay:

- Credit card, debit card, ACH and loyalty payments
- Mobile and online payment processing
- EMV-capable devices
- Next-day funding (upon approval)



Payroll Services

- **Save Time and Money** – Accurate, affordable and personalized client services
- **Payroll Designed for You** – Multiple input and processing options, report payroll by phone, fax or internet
- **Enhanced Employee Benefits** – You choose from Human Resources and Benefits Administration services for Section 125

¹Business Dividend Checking has no monthly service fee with a \$5,000 minimum average daily balance. Fall below average daily balance and a \$20 monthly fee applies.

²Message and data rates may apply for Mobile Banking. Contact your service provider. Visit nwfcu.org for full details.

³Your initial Annual Percentage Rate (APR) will range from 14.49% 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. There is no annual fee, no cash advance fee, and no foreign transaction fee. Balance transfers are subject to a 3% fee on transferred amount.