



## Apply Online

Visit [nwfcu.org/homeloan](https://nwfcu.org/homeloan) to:

- Apply for your loan online
- Use our mobile-friendly application
- Get your credit pre-approval letter\*
- Utilize easy-to-use online tools and calculators

## Contact Us

Information is subject to change. Please contact us for the most current information and rates.

- Visit [nwfcu.org/homeloan](https://nwfcu.org/homeloan) to schedule an appointment.
- Call **703-709-8900 x4905** or **844-709-8900 x4905** (toll-free).
- Email our lending professionals at [mortgages@nwfcu.org](mailto:mortgages@nwfcu.org).

\*For qualified applicants.



Scan the QR code to learn more and apply for a home loan today!

## 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](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 9/2024 and is subject to change.

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# Home Loans



Together, we serve and inspire to transform lives.

Northwest Federal Credit Union offers a wide variety of mortgage loan options designed to meet the diverse needs of our members. We provide competitive rates for residential home purchases, refinances, and financing for new construction.

## We Are a Lender You Can Trust

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 fit your individual needs. With Northwest, you can buy a home or refinance with confidence knowing we **support borrower-friendly and compliant lending practices.**

And while some mortgage companies sell and re-sell the servicing of your loan, Northwest retains the servicing of your loan for life.



## We Are a Nationwide Lender

When it comes to buying a house, we can help you no matter which state you call home. Northwest offers first mortgage loans in all 50 states!<sup>1</sup>

## Mortgage Products

### Fixed Rate Mortgages and Adjustable Rate Mortgages (ARMs)

- Available in a variety of loan terms

### Additional Loan Products

- Financing available for second homes and investment properties
- High-Balance Loans and Jumbo Loans
- VA (Veterans Affairs) Loans for eligible veterans
- New Construction Loans<sup>2</sup>

## Member Benefits

- Great rates
- 24/7 online application and calculators
- Free Mortgage Platinum Pre-Approval for qualified borrowers, featuring a fast turn-around time and a more substantiated financing offer than a standard pre-approval
- Fast and easy mobile-friendly application
- Low lender fees
- Free, informative buyer/seller seminars and webinars
- No pre-payment penalties
- In-house processing, underwriting, and financing
- Experienced, professional, and courteous service
- Title services with Northwest Title & Escrow LLC<sup>3</sup> or at a settlement company of your choice
- Up to 10,000 NOW Plus Rewards Visa<sup>®</sup> credit card bonus points for cash back, travel, and merchandise after you close on your home purchase or refinance

## HomeAdvantage<sup>®</sup> Cash Rewards<sup>4</sup>

Our HomeAdvantage program provides benefits to Northwest members who are buying or selling a home. It simplifies the process and allows you to earn Cash Rewards when you use one of the approved agents. This free member benefit also includes:

- Access to an online database of homes for sale
- A network of approved real estate agents to represent you when you buy or sell your home—professional agents who are held accountable to Northwest's high service standards

Take advantage of these estimated savings:

Home Sale Price	Member Cash Rewards <sup>4</sup>
\$200,000	\$1,200
\$400,000	\$2,400
\$600,000	\$3,600
\$800,000	\$4,800

Example is based on a 3% commission. Actual commission could be different.

Call our Mortgage Department at **703-709-8900 (844-709-8900 toll-free)** to be referred to an approved agent today.

<sup>1</sup>Restrictions may apply. Not all products available in all areas.

<sup>2</sup>Construction Loans are not available in Hawaii or Texas.

<sup>3</sup>Northwest Title & Escrow LLC services available only in Maryland, Virginia, and the District of Columbia.

<sup>4</sup>HomeAdvantage is available to you through your membership with Northwest Federal Credit Union. Cash Rewards are available to members who register to use HomeAdvantage and who use a real estate agent in the HomeAdvantage network to buy or sell their home. Using Northwest for a mortgage is not a requirement to earn Cash Rewards. Cash Rewards amounts are dependent on the commissions paid to the agent. Northwest may have specific rules on how your Cash Rewards will be paid out. Cash Rewards are void where prohibited by law or the lender. Please consult with your Northwest Loan Officer to get details that may affect you.

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