



Retirement, Investment, and Insurance Services

Through our wholly owned subsidiaries, we offer complementary financial services designed to help enhance your lifetime financial wellness.

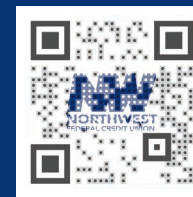
Northwest Financial Advisors* offers comprehensive investing and retirement planning advice and services to you and your employees. Visit nwfillc.com/request-consultation or email contact@nwfillc.com to request a complimentary, no-obligation consultation.

NW Insurance Agency offers a range of quality property and casualty services to help protect your business. Request a free quote at nwinsagency.com/request-quote.

Northwest Title & Escrow provides business owners with expert commercial title and escrow services. Visit nwtellc.com to learn more.

*Securities are offered through **LPL Financial (LPL)**, a registered broker-dealer (member FINRA / SIPC). Insurance products are offered through LPL or its licensed affiliates. Investment advice offered through Northwest Financial Advisors, a registered investment advisor and separate entity from LPL Financial. Northwest Federal Credit Union is not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Northwest Financial Advisors and may also be employees of Northwest. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Northwest or Northwest Financial Advisors. Securities and insurance offered through LPL or its affiliates are:

Not Insured By NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value



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

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
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



Insured by NCUA
 All information is current as of 8/2024 and is subject to change.

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Business Services



Together, we serve and inspire to transform lives.

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 x4607**, 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



Commercial and SBA Lending 703-709-8900 x4931

- **Commercial Real Estate Loans** – Purchase or refinance commercial real estate
- **Business Lines of Credit** – Revolving and closed-end to meet short-term funding needs
- **Business Term Loans** – For equipment, inventory, or other fixed assets
- **Commercial Auto Loans** – Apply online at nwfcu.org for low, fixed rates, easy payment options, and flexible terms
- **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
- Competitive rates
- No annual fee
- No cash advance fees
- Earn rewards with our Rewards Business credit card

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

Ask about our other Treasury Management Solutions, including ACH Origination Services, Positive Pay, and more.

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 14.74% 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.