NORTHWEST FEDERAL CREDIT UNION

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Our NOW Plus Rewards is More Rewarding than Ever!

Apply Now

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Loan Status

NOW Plus Rewards Visa® Earn 2x the Points

- Rates as low as 13.74% APR* and no annual fee
- Earn 2 points for every $1 spent[1] every day, everywhere unlimited

Accessibility

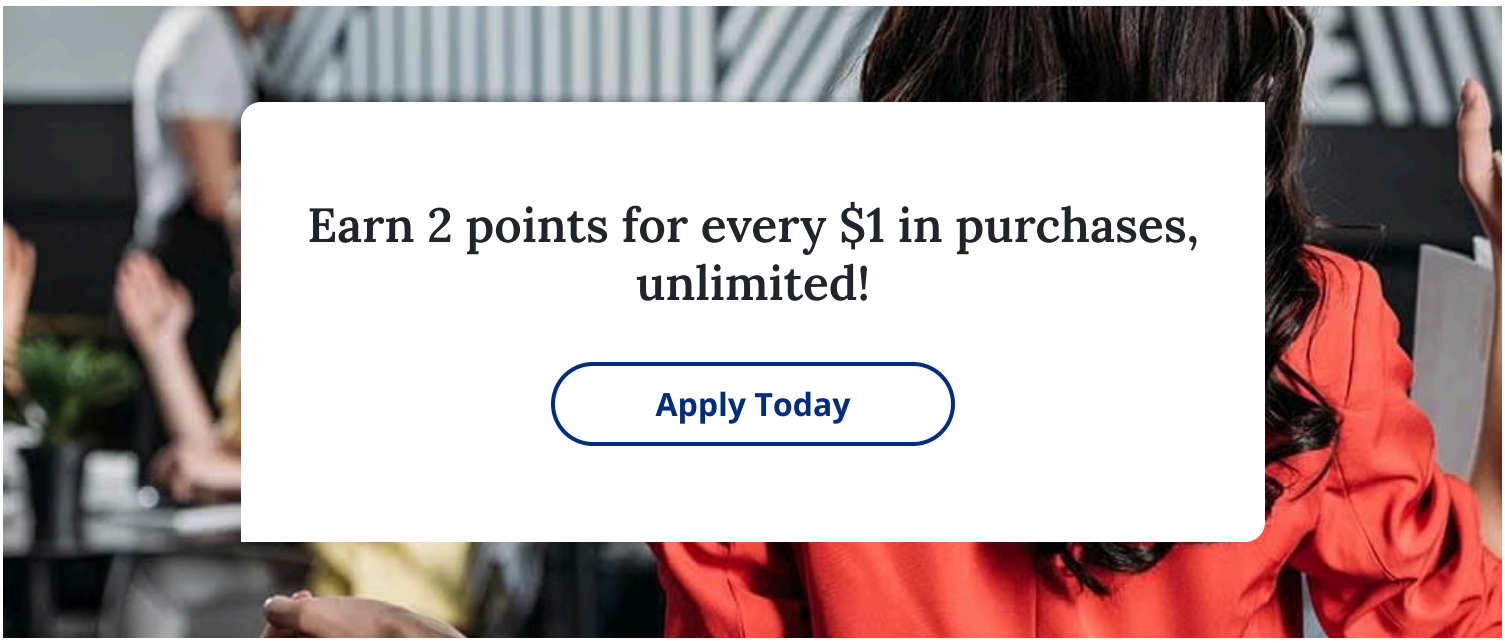
- New cardholders can earn 50,000 bonus points when you spend $5,000 within first 120 days[2]
- Redeem points for cashback, travel, “pay with points” and more
- Travel services, Visa Luxury Hotel Collection, roadside dispatch, and other Visa cardholder benefits
- Contactless Tap & Pay for easy secure checkout, Digital Wallet convenience, and CardControl+ App to protect your card from potential fraud right from you mobile device[3]

Earn Bonus Points

- New! 50,000 bonus points when you spend $5,000 in purchases within the first 120 days of opening your NOW Plus Rewards card[2]

Accessibility

- Receive additional bonus points when you finance a home or auto loan[4] with us
- 1,000 points for every $10,000 borrowed for a mortgage or home equity loan (up to a maximum of 10,000 points)
- Up to 2,500 points for a home equity line of credit
- 5,000 points for a qualifying auto loan
- Amplify your rewards through Ampre in-store and online at select merchants



* APR = Annual Percentage Rate. Rate current as of 1/01/26. Your initial Annual Percentage Rate (APR) will range from 13.74% to 18.00% based on 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. Balance transfers are subject to a 3% fee on the transaction amount.

1 Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns, and adjustments). Certain exclusions apply. Refer to the Consumer Credit Ca Terms and Conditions for program details. 2X points offer valid as of 6/1/23 for consumer N Rewards credit card cardholders only.

2 Offer valid only for new consumer NOW Plus Rewards credit card accounts opened beginning 8/1/25 and offer is subject to end at any time. Cardholder must be in good standing and spend $5,000 in net purchases within 120 days of opening new NOW Plus Rewards credit card to earn

Accessibility

50,000 bonus points. Bonus points to be automatically credited to NOW Plus Rewards account within 30 days of satisfying criteria.

3 Northwest Federal CardControl+ app can be downloaded from the App Store℠ or Google Play™

4 Bonus points will be added to your NOW Plus Rewards Visa account upon obtaining a qualifying Northwest Federal auto loan, mortgage, home equity loan/home equity line of credit. Some restrictions apply. Not valid on refinance of an existing Northwest Federal loan. Offer is subject to change at any time.

Visa is a registered trademark of Visa International Service Association.

NORTHWEST FEDERAL CREDIT UNION

ABA Routing Number: 256075025

For assistance, call our Member Service Center

M-F: 7:00 am-7:00 pm; Sat: 8:00 am-1:00 pm

703-709-8900

844-709-8900 (toll-free)

703-709-8919 (Hearing Impaired/TTY)

Estate Planning with Trust & Will

Insurance

Membership

About

Contact

NWFCU Foundation

Branches

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Northwest Federal Credit Union is committed to providing a website that is accessible to the widest possible audience in accordance with ADA standards and guidelines. We are actively working to increase accessibility and usability of our website to everyone. If you are using a screen reader or other auxiliary aid and are experiencing difficulties using this website, please contact us at 703-709-8900 or 844-709-8900. All products and services available on this website are available at all Northwest Federal Credit Union branches.

Obtaining any loan with Northwest Federal requires membership eligibility and becoming a member by opening a primary savings account.

Northwest Federal conducts all member business in English. All origination, servicing, collections, and related materials are provided in English. As a member service, bi-lingual employees may be available to assist members who have limited English proficiency.

Federally insured by NCUA.

APY = Annual Percentage Yield | APR = Annual Percentage Rate

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