

Prescription

A NEWSLETTER FOR NIH FEDERAL CREDIT UNION OWNERS

APRIL 2008



Auto Loans as low as
4.49% APR?*
Are they for real?

Yes we are! NIHFCU's **"Save The Money/Save The Planet"** auto loan bonanza is back again! From April 15–June 15, 2008, we've moved our auto loan rates to dizzying low levels!

NIHFCU's **Go Green**** loan can put you behind the wheel of an energy-efficient new vehicle for an incredible rate as low as **4.49% APR!*** Rates on all other new vehicles start as low as **5.25% APR†** and used vehicle loans begin at **5.50% APR.†** To pre-qualify for these special rates, simply:

- Finance a new, used or refinanced vehicle with a balance of at least \$10,000.00
- Possess any NIHFCU checking account and a CheckLink card

Outstanding rates for lesser amounts and for members without NIHFCU checking also available!

*APR=Annual Percentage Rate, subject to change. **2008 model vehicle with City MPG (miles per gallon) of 25 gallons or more. Based on the EPA's official fuel economy estimates as published in its Fuel Economy Guide (www.fueleconomy.gov). †Includes .25% discount or automatic transfer or payroll deduction. Offers do not apply to existing, cancelled or denied NIHFCU loans. If member does not have or is not approved for an NIHFCU checking account, then the prevailing rates apply. Cannot be combined with any other offer. ‡ATM withdrawals excluded. Go to www.nihfcu.org for official rules.

WIN FREE GAS!

When you finance any vehicle with NIHFCU during the promotion period, and use your CheckLink card for at least one transaction by June 30, 2008, you'll be entered to win a **free \$500 gas card.‡**



Check page 3 for other incredible \$\$\$-saving, auto-buying opportunities!

ANNUAL MEETING

Tuesday, April 22 • Noon–1:30 p.m.

NIH Building 31C
6th Floor Conference Room 10
9000 Rockville Pike, Bethesda, MD 20892

All members are invited to attend. Results of the Board of Directors election will be announced. No reservations are required but space is limited.



NIH
Federal Credit Union

Lunch will be served. All attendees will be entered into a drawing to receive a \$100 Target® gift card. Must be present to win.

Note: If traveling by car to the event, leave ample time for a security check at the gate.

The meeting will also include a special timely presentation, **"Surviving the Mortgage Crunch,"** presented by Mark Forsyth, NIHFCU's Vice President of Lending. Topics will include:

- What's causing the mortgage crisis
- How is it impacting the economy and when might it be over
- Options for current and future homeowners
- How to find an honest and fair mortgage



FEATURED DEPOSIT RATES (APY*)

4.50%
30-Month IRA Certificate (\$10,000 min.)

4.25%
12-Month Jumbo Certificate (\$100,000 min.)

4.10%
18-Month IRA Certificate (\$500 min.)

4.00%
15-Month IRA Certificate (\$500 min.)

3.90%
7-Month Certificate (\$10,000 min.)

1.75%
Premium Share Account (\$5,000 min.)

Go to www.nihfcu.org for a full listing of deposit products to meet your needs.

Rates are as of March 24, 2008 and subject to change. For the latest information, please visit www.nihfcu.org or stop by any branch for assistance. Other deposit products available.

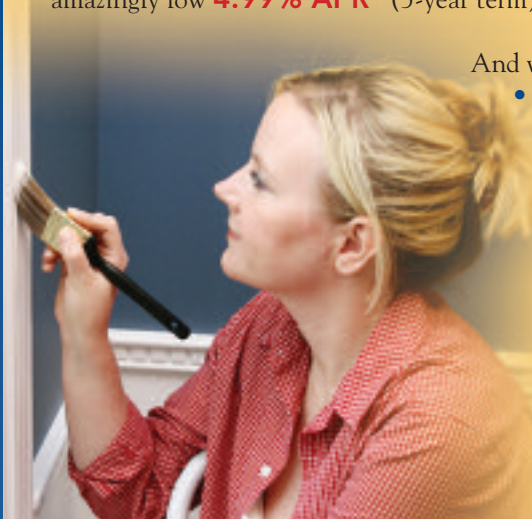
*APY = Annual Percentage Yield.

SUMMER STARTS EARLY WITH HOT HOME EQUITY RATES!



This spring, let NIHFCU show you how to use your home's equity for home improvements, a dream vacation, college expenses, a rainy day and more.

Home Equity lines of credit begin at a hard-to-beat **4.50% APR***. Our fixed rate home equity loans start at an amazingly low **4.99% APR*** (5-year term) for the life of the loan.



And when you open either between April 15–June 15, 2008, you'll receive:

- A \$100 deposit into your regular share account to help grow your savings!
- A special **.50% Bonus APY**** on the purchase of any high-yield certificate opened over the course of the next twelve months.†

Call us or visit www.nihfcu.org to learn more about these incredible offers. Ask about our "no closing cost" options. Your loan may be tax deductible (consult your tax advisor).

*APR=Annual Percentage Rate; subject to change. Available for primary residences in DC, MD, PA, VA, DE and WV.

**APY = Annual Percentage Yield. †Offer not valid on existing, canceled or denied NIHFCU loans. Cannot be combined with any other offer. One \$100 reward and one .50% APY Bonus per property per 12 months.

MONEY-SAVING GREEN TIPS



Be eco-friendly and save some green by following the tips below:

MONEY-SAVING GREEN TIPS	SAVINGS FACTOR
Kill 'vampire' electricity. Many appliances use electricity even when they're turned off. Vampire electricity accounts for up to 75 percent of the electricity used by switched-off home electronics and small appliances.	Unplug these items when not in use. Or, plug them into a power strip and turn the power strip off when you aren't using them.
Don't run while you brush. Turn off the tap while you brush your teeth.	You'll conserve up to five gallons of water per day.
No hint of lint. Clean your dryer lint screen with every use and don't overload the dryer.	You'll save up to 5 percent on your electricity bill.
Clean out filters. Check air conditioning filters monthly to either clean or replace them. This will help the unit run more efficiently.	Clogged filters can make electric bills skyrocket and can cause expensive damage to your air handler.
Subscribe to online newspapers. Cancel your paper subscriptions altogether and get your news — often from the same newspaper publisher — online.	Buying the daily newspaper at a newsstand will cost you up to \$300 a year. Online news saves money and trees.
Tote your water. Bring your own reusable water bottle with filtered water from home every time you go to the gym.	You could save an average of \$200 annually and 14 pounds of plastic.

Source: bankrate.com

FINANCIAL HIGHLIGHTS

As of February 29, 2008

Assets \$368,521,489
Shares \$327,096,647
Loans \$303,457,831

NEED CAR? SAVE MONEY.



Receive a \$250 Gas Card with Purchase

Between **April 15 and May 31, 2008**, purchase a certified used vehicle from Enterprise Car Sales and be rewarded with a **FREE \$250 gas card and a 90-day payment deferral**. You'll get a great vehicle with a low haggle-free price below the Kelley Blue Book value!

Visit www.nihfcu.org for a list of participating dealers and additional details.



Close On Your NIHFCU Auto Loan Right at the Dealer

The Credit Union Auto Loan Network (CUALN) Special Spring-time Dealer Pricing Sale will run from **April 15-30, 2008**. Powered by over 250 dealerships, CUALN allows you to apply for, and close, your NIHFCU loan right at the dealership — meaning more time to shop and less time running around dealing with paperwork. And when you make a certified CUALN auto purchase during the promotion period, you'll receive a **free \$25 gas card**.

Look on www.cualn.com for dealer locations and be sure to print out the Passport Coupon to present when you make your purchase.



Member-Favorite Auto Sale Is Back!

At the ABCD Buyers Club Car Sale, **April 24-26, 2008**, 30 area dealers will offer exclusive pricing on a wide variety of new and pre-owned vehicles.

- Low, no-haggle, pre-negotiated pricing*
- Manufacturer rebates and incentives apply
- No dealer preparation charges
- Trade-ins welcome

To participate, call ABCD Buyers Club directly at **301-261-2227** or visit www.abcdbuyersclub.com. Club staff will help find the right vehicle and set you up with a participating dealer.

*Member is responsible for sales tax, registration, documentation fees and dealer-installed accessories, if any.

Visit NIHFCU to get pre-approved for your next vehicle purchase.

OPEN A "Crazy 8" YOUNG SAVERS CERTIFICATE

In honor of National Credit Union Youth Week, here's a great way to jumpstart your child's savings plan. Open an NIHFCU membership for your child and enhance their account with our "Crazy 8" Youth Savers Certificate.

8-month Certificate **8% APY*** **\$800** (maximum)

But hurry, it is only available for **8** days (April 19-April 26).

What's more...All "Crazy 8" certificates will earn one entry into a drawing for a Nintendo® Wii™!**

Visit any NIHFCU branch the week of **April 20-26** and help us celebrate **National Credit Union Youth Week**. Youngsters can receive a special gift from NIHFCU (while supplies last). This year's theme, **Got Green? Grow It at Your Credit Union**, emphasizes to young people how small change can lead to both saving for the future and saving the environment.

*APY = Annual Percentage Yield. ** See www.nihfcu.org for official rules.

To be eligible, the child must be age 17 or younger. Limit one per child. Child must be primary account holder. Cannot be combined with any other offer.



FEATURED LOAN RATES (APR*)

Go Green Auto Loan starting at **4.49%**** (up to 60 months)

Pre-Owned Auto Loan starting at **5.50%** (up to 60 months)

Home Equity Loan starting at **4.99%** (5-year fixed)

Fixed Rate Mortgage starting at **5.00%** (15 years)

Home Equity Line of Credit starting at **4.50%**

Visa Platinum **8.90%**

Visa Platinum Preferred Rewards **9.90%**

Rates are as of March 24, 2008 and subject to change. For the latest information, please visit www.nihfcu.org or call our Mortgage Services Department at 301-718-0208 for assistance. Other loan services available.

*APR = Annual Percentage Rate. Final APR depends on, but not limited to, such variables as credit history, age of pre-owned vehicle (auto loans), total amount being borrowed, and method of loan payment (automatic transfer or payroll deduction may reduce member's rate on some closed-end, fixed rate loan products).

**Beginning April 15, 2008.

FREEDOM CHECKING

Easy Checking for Students and Young Adults on the Go



NIHFCU's Freedom checking account* has features that meet the unique needs of students and young adults including:

- **NO** Minimum Balance Requirements
- **FREE** Incoming Domestic Wires
- **FREE** Box of Standard Checks at Account Opening
- **FREE** Non-NIHFCU ATM Transactions during the non-school spring and summer months**
- **FREE** Non-Sufficient Funds (NSF) "oops" pass fee covering one NSF fee per calendar year if needed†
- And more

To sign up for a Freedom checking account, call 301-718-0208, logon to www.nihfcu.org or visit any branch.

*For members under age 25. Account automatically transfers to NIHFCU's Basic Checking Account on the member's 25th birthday. **Up to 3 per month from May–August. Surcharge may still apply from ATM owner and is the responsibility of the member. †NIHFCU will not set up automatic "passes" on the member's behalf. Member is responsible for requesting this coverage at the time of occurrence.

SPRING CLEANING

What to Keep and What to Toss

We're in the electronic age but most people still receive lots of paper mail. In fact, the Consumer Federation of America estimates that the typical family receives 5 to 10 important documents related to school, finances, social events or work every day. **So how long do you keep important documents?**

One Year: Pay check stubs; Retirement/savings plan statements; Credit union records; Bills

Six Years: House records

Seven Years: Tax records

Permanently: IRA

contributions; Birth and death certificates; Marriage license; Divorce papers; Military records; Insurance claims; Accident reports and claims; Proof of ownership and major debt repayments; and Legal correspondence.



Source: Credit Union National Association.



NIH
Federal Credit Union

www.nihfcu.org

P.O. Box 6475
Rockville, MD 20849-6475

TELEPHONE
SERVICE CENTER

8:15 a.m.–4:00 p.m. M–F
Local: 301-718-0208
Non-Local: 1-800-877-6440
Hearing Impaired:
301-881-5822

FAX NUMBERS

Member Services Center:
301-770-5372
Consumer Lending:
301-296-3378
Mortgage Services:
301-816-9237

ACCESS 24

24-Hour Automated
Telephone Banking
Local: 301-838-0644
Non-Local: 1-800-900-0644

MEMBERS

FINANCIAL SERVICES
301-296-0678

e-MAIL

nihfcu@nihfcu.org

NEWSLETTER COMMENTS?

newsletter@nihfcu.org

VISA® LOST &

STOLEN CARD

1-800-453-4270

NIHFCU BRANCHES

For branch hours and locations,
please visit www.nihfcu.org.
Anne Arundel Medical Center
Executive Plaza
The George Washington
University
Greater Southeast Hospital
NIH Building 13
NIH Building 31
NIH Clinical Center
Rockville Metro Plaza
Sibley Hospital
Suburban Hospital
Two Rockledge Center

FAMILY SERVICE CENTERS

For locations, visit
www.nihfcu.org.

ATM LOCATIONS

Please visit www.nihfcu.org for
a list of NIHFCU-owned
ATMs and others available via
our national partner network.

BOARD OF DIRECTORS

Mr. Steven Berkowitz,
Chairman

SUPERVISORY COMMITTEE

Ms. Donna Adderly,
Chairwoman

PRESIDENT/CEO

Ms. Lindsay A. Alexander



PAYING TOO MUCH FOR LIFE INSURANCE?

Check out these monthly rates!

10-Year Level Term Insurance
(underwritten by CUNA Mutual Life Insurance)

Male Preferred Plus rates, payable monthly, no tobacco

Age	\$100,000	\$250,000
35	10.20	14.75
45	14.97	26.60
55	27.59	58.17

Female Preferred Plus rates, payable monthly, no tobacco

Age	\$100,000	\$250,000
35	9.60	13.19
45	13.15	22.06
55	20.41	40.44

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

1385-P1687E (0604)

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For more information, including complete costs and plan limitations, contact your representatives today!

The MEMBERS Financial Services Center
Located at:
NIH FEDERAL CREDIT UNION
9000 Rockville Pike, Building 31, Room 1A17
Bethesda, MD 20892

N. Thomas Turner III

Representative

301.296.0678 or 933.9100, Ext. 273

800.877.6440 • Fax 301.496.8325

nelson.turneriii@cunamutual.com



Financial Services

IMPORTANT REMINDER FOR ALL MEMBERS

NIHFCU will never ask you to update your account information via e-mail by clicking on a link or calling a number different from our main line. Should you receive an e-mail with such a request, **do not respond and delete it from your inbox.** If you mistakenly respond to a fraudulent e-mail, please call us immediately at 301-718-0208. Please report suspicious e-mails to web-scam@nihfcu.org.

