

Prescription

A NEWSLETTER FOR NIH FEDERAL CREDIT UNION OWNERS

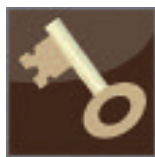
JULY 2009



THE ONLINE BANKING "HUNT" IS ON

If you're searching for ways to save time and money you'll find it with NIH Federal Credit Union's online banking and bill pay. Try it today to automate your bill paying and save a stamp with every bill paid. And from now until July 31, 2009, there is a treasure trove of ways you can add to your fortune:

- You could win one of ten daily \$100 prizes.
- You could also be a winner of a \$1,000 weekly prize.
- Plus, when you sign up for online bill pay and pay seven bills during the promotion period, you'll earn \$10.



Search CU@Home and our online bill pay Web pages for this key to start playing!

Logon to our Web site and click on CU@Home to start winning. New to CU@Home? Check out the story at right on how to use this fast and easy service.



NO PURCHASE NECESSARY. Digital Insight Treasure Hunt (the "Instant Win Game") is open only to legal residents of the fifty (50) United States and the District of Columbia who are at least eighteen (18) years old at the time of entry. Void where prohibited. Employees of Digital Insight Corporation, an Intuit Company (the "Sponsor"), Dailey, ePrize, LLC, participating financial institutions, and their parent and affiliate companies, suppliers as well as the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. The Instant Win Game is subject to all applicable federal, state and local laws and regulations. Participation in the Instant Win Game constitutes entrant's full and unconditional agreement to these Official Rules and Sponsor's and Administrator's decisions, which are final and binding in all matters related to the Instant Win Game. Winning a prize is contingent upon fulfilling all requirements set forth herein. Sponsor: Digital Insight Corporation, an Intuit Company, 26025 Mureau Road, Calabasas, CA 91302. Administrator: ePrize, LLC, One ePrize Drive, Pleasant Ridge, MI 48069. You can also enter by visiting https://digitalinsight.eprize.net/treasurehunt/index.tbapp?page=alternate_form to complete the "Alternate Method of Entry" registration form. Once you submit the form you will receive one (1) Instant Win Game play.

CU@HOME – IT ALL STARTS HERE!

Logon to CU@Home – NIHFCU's free online banking service - and enjoy 24/7 account access right on your computer. It's also your gateway to using mobile banking and online bill pay.



With CU@Home, you can:

- View loan and account balances at any time
- Instantly transfer funds between your NIHFCU accounts
- Access Online Bill Pay to save time, save money, and help yourself avoid unnecessary late payments
- Use e-Statements to reduce clutter, view up to two years of past statements, help fight mailbox thievery, and protect the environment
- Apply for and make loan payments, order checks, and track stocks
- And more

GET FREE MOBILE BANKING AND WIN!

Logon to mobile.nihfcu.org and discover the freedom and convenience of mobile banking – just as many of our members are doing today! And, now through August 31, 2009, your first login to mobile banking enters you into a drawing to win your choice of an 8 GB iPod nano (\$149 value) or a GPS tracking system (\$160 value).

Mobile banking is a free service that allows you to check your balances, review transaction histories, view and pay bills, make account transfers and more from anywhere your mobile network works.

If you already use CU@Home Online Banking, you're ready to sign up for mobile banking. Non-online banking members must sign up for

CU@Home to activate and use this service on their wireless device (See story at right for more details).

* One entry per member. One prize will be awarded. No purchase required to enter or win. Odds of winning depend on number of entries received estimated to be 600 to 1. Entry is automatic with mobile banking sign up. You can also enter by sending a 3"x 5" card with your name address, daytime phone number and member number to NIH Federal Credit Union, Attention: Mobile Banking iPod/GPS Drawing, 111 Rockville Pike, Suite 500, Rockville MD 20850. Contest begins 7/1/09 and ends 8/31/09. Winner will be notified by phone and unclaimed prize will be given to an alternate winner. Comparable alternate prize may be awarded if announced prize is unavailable. NIHFCU staff, volunteers and their immediate family members are not eligible. Taxes on prizes, if any, are winner's sole liability. NIHFCU has no liability for winner's acceptance or use of the prize. Void where prohibited. Apple, Inc. is not affiliated with NIHFCU. For additional rules, visit www.nihfcu.org, stop by any NIHFCU branch or call 301-718-0208, 1-800-877-6440 or 301-881-5822 TDD/TTY. NIHFCU is the sponsor of this contest.



NIH
Federal Credit Union

P.O. Box 6475
Rockville, MD 20849
www.nihfcu.org

301-718-0208
800-877-6440
301-881-5822 (TDD/TTY)



Federally insured
by NCUA

Logon to our Web site and click on "Enroll" in the CU@Home box and follow the easy step-by-step instructions. If you're not sure online banking is for you, click on our Online Banking and Bill Pay Demos.

GET A DREAM MORTGAGE TO MATCH YOUR DREAM HOME

If you're in the market for a new home, take a look at NIHFCU's mortgage options. You'll discover that **our mortgages provide competitive rates, low fees and a variety of terms to help you make your dream home a reality.** And our mortgage experts are not paid a commission so you can be sure their only priority is to find you an honest, safe and manageable mortgage that's right for your situation.

Our mortgage program features:

- Fixed and adjustable rate mortgages with a range of terms
- No excessively high underwriting, process, rate lock, settlement, closing and other "junk" fees
- No origination fees or prepayment penalties

Call us today and ask for a mortgage expert. You can even apply online from the comfort of your home!



AUTO BUYING? REMEMBER THESE DATES



Take a Vacation From Your Auto Loan – now through July 31, 2009 opt to defer your first payment up to 90 days and be entered to win \$1,000 cash!¹

Enterprise \$100 Gas Card Giveaway – now through July 31, 2009 receive a FREE \$100 gas card when you purchase a certified use vehicle from Enterprise Car Sales.

ABCD Buyers Club Sale – July 23-25, 2009 take advantage of this popular members-only sale with pre-negotiated pricing and more.

Invest in America – now through December 31, 2009 get special credit union members-only pricing on new GM or Chrysler vehicles.

To learn more about these offers, visit our Web site.

¹ PAYMENT DEFERRAL TERMS: Payment deferral offer available only on vehicles 2007 model year or newer; not available for refinances of existing NIHFCU loans. Cannot be combined with any other offer. Finance charges accrue during deferral period. Negative balance accounts will terminate eligibility for payment deferral. Other restrictions may apply. CONTEST RULES: One entry per vehicle loan. No purchase required to enter or win. Odds of winning depend on entries received estimated to be 600 to 1. Entry is automatic with any vehicle loan new to NIHFCU (refinances of existing NIHFCU loans will not result in an automatic entry). You can also enter by sending a 3" x 5" card with your name address, daytime phone number and member number to NIH Federal Credit Union, Attention: Marketing – Summer Vacation, 111 Rockville Pike, Suite 500, Rockville MD 20850. Contest begins 5/1/09 and ends 7/31/09. Prize will be awarded. Winner will be notified by phone and unclaimed prize will be given to an alternate winner. NIHFCU staff, volunteers and their immediate family members are not eligible. Taxes on prizes, if any, are winner's sole liability. NIHFCU has no liability for winner's acceptance or use of the prize.

WORK WITH SOMEONE YOU TRUST



The MEMBERS Financial Services Program at NIHFCU has one objective: to help you reach your financial goals. We're here to help you make sound financial decisions consistent with your risk tolerance, investment time-lines and goals.

The program works in cooperation with your credit union and complements the products and services the

credit union makes available to you. Together we can provide a total package to help you realize your full financial potential.

When it comes to insurance and investments, we understand the importance of a trusted partner.

Contact Representative Geoff Tomasetti today at 301-296-0678 for a no-cost, no-obligation appointment.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance 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.

B2MM-0205-8114

NEW PODCASTS FOR TEENS AND COLLEGE STUDENTS



NIHFCU is pleased to announce that, through our partnership with BALANCESM Financial Fitness, we've launched two podcasts geared to provide financial education for young members in an accessible and easy-to-understand way.

The new "Teens and Money" and "Finances for College Students" podcasts are located on our Web site in the BalanceTrack section of the BALANCE Web page. Users can download the podcasts to a personal MP3 player or stream them directly from our Web site. The podcasts provide the information needed to successfully complete the associated quizzes on the Web site.



BALANCE offers a wide variety of financial education resources for adults, too. Logon to our Web site to start getting financially fit today.

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.

