WE’VE GOT 2020 VISION

Last year was another outstanding one for the NIHFCU. Our assets increased by 7.5% to a record high of $675 million, total memberships grew 8.7% to 42,230 and we were proud to add significant value to your membership through innovation and service enhancements.

In 2020, as we celebrate our 80th year, we know that our success is only possible with the trust and loyalty of our members. Our vision has, and will, remain squarely on the financial needs of the membership to earn your business each and every day.

As previewed in this issue of fyi, we have a lot of exciting news and announcements coming your way in the coming months, promising to make 2020 another landmark year for NIHFCU.

We have always been honored to serve those dedicated to making the world a healthier place.

Have a wonderful year.

RICK WIECZOREK
PRESIDENT & CEO

80 Years of Banking with Heart!

SHARE YOUR STORY AT NIHFCU.ORG/80

This year marks 80 years of helping our members achieve their financial goals...80 years of providing Banking with Heart.

Our celebration is more about YOU than us. That’s why we’re searching for unique stories that showcase 80 years of Banking with Heart. Visit nihfcu.org/80 and tell us how NIHFCU has made a difference for you or a loved one. You could win your share of $800* in cash prizes.

What began on January 11, 1940, when nine federal employees pooled $75 and began NIHFCU from a shoebox, has turned into the vibrant credit union we enjoy today. From a cramped space in NIH Building #1, to today’s advanced mobile banking solutions, we salute all of our members, past and present, for their loyalty and contributions to our longevity and success.

Throughout 2020, you’ll hear about additional ways we’ll be marking this occasion, including:

- Opening of our new Silver Spring ‘branch of the future’
- Installation of interactive video tellers at NIHFCU ATMs
- Expanded community service/volunteerism engagements
- Special news and announcements

*No purchase necessary to enter and win. Must be an NIHFCU member 18 years or older. Visit nihfcu.org/80 for full contest rules.

NEW! SILVER SPRING BRANCH OPENING SOON!

Banking with Heart is coming to Silver Spring this winter! Our new branch—located in the Blairs Shopping center—will bring a new level of banking convenience to members living and working in the area. Check out nihfcu.org/SilverSpring for more details.
We do business loans.

Should you or a family member own, or wish to own, a small business, we are here to help. As experts in small and midsize business financing, we offer a variety of loan programs to grow your business. Visit nihfcu.org/business to learn more. Or, call our business loan expert, Rokas Beresniovas at 301.296.2534 or email rberesniovas@nihfcu.org to discuss your needs.

HEATING YOUR HOME FOR LESS

Heating typically accounts for 42% of your utility bill. Here are some money-saving tips for the winter months:

- Clean or replace air filters monthly
- Set thermostats a few degrees lower
- Ensure vents are clear of obstructions

Visit energy.gov/energysaver for other tips.

BOARD OF DIRECTORS ELECTION IN MARCH

Starting in March, we encourage NIHFCU members to vote in the 2020 Board of Directors election and help shape the future of your credit union.

Voting is easy and can be cast on your computer, mobile device or by mail. Stay tuned for more details on the candidates and how to vote.

SSA SCAM ALERT!

If you get a threatening call from someone claiming to be from the Social Security Administration (SSA), hang up. It’s a scam!

- Your Social Security number is not about to be suspended
- The real SSA will never call to threaten your benefits
- The real SSA will never tell you to wire money, send cash, or add funds to gift cards

Visit ftc.gov for additional resources.

NEW! Video tellers are here.

With our new interactive teller machines (ITMs) you can choose to see, speak or private chat with a live NIHFCU Video Teller at select NIHFCU ATMs for virtually any transaction you would do with a traditional in-branch teller.

ITMs are secure and easy to use, and you’ll enjoy the personalized and friendly service provided by our Rockville-based Video Tellers for your transactions.

Visit nihfcu.org/ITMs to learn more, watch an introductory video, and locate an ITM!

NEW! Win cash for college!

The $12,000 Credit Union College Scholarship Program is underway! Through March 31, 2020 college or college-bound students can be awarded $1,000 in tuition assistance for their submissions on how your credit union will help you manage your finances in 2030.

For more details on applying for this scholarship, and NIHFCU’s new education financing programs, visit nihfcu.org/education.

No interest until 2021!

Open a Visa® Credit Card at NIHFCU and get 0% APR* for 12 months on all your credit card purchases and balance transfers (then a variable APR between 9.49% and 18.00%). Plus, use our suite of online card control tools to freeze your card, request a replacement or set travel notifications.

Visit nihfcu.org/creditcards for more information or to apply.

*APR=Annual Percentage Rate. Variable APRs between 9.49%-18.00% depending on creditworthiness after the intro period. Visit nihfcu.org/creditcards for more information on rates, fees and other costs. All new applications are subject to terms, conditions and credit approval. A balance transfer fee equaling the greater of 2% or $10 applies.