

fyi

FEBRUARY 2012

A NEWSLETTER FOR NIH FEDERAL CREDIT UNION MEMBERS



This Valentine's Day, we have a gift for you.

FROM JULI ANNE CALLIS, PRESIDENT AND CEO



TAKE THE WORRY AND THE WORK OUT OF YOUR TAX FILING THIS YEAR.

We love serving the biomedical industry and thank you for your participation in the credit union. As a small token of appreciation—and to save you a little extra at the register—stop by any branch starting on Valentine's Day to pick up a free reusable grocery bag. You can also enter to win a \$1,000 gift card to use at any Great Wolf Lodge location in the U.S., or one of two \$100 grocery gift cards.

We'd also love to meet your family members and friends in the biomedical industry as they too are eligible to enjoy the many benefits of NIHFCU membership. Bring them with you and they will receive a free bag as well and they can enter the drawing—no obligation required!

Thank you and have a Happy Valentine's Day.

VISIT NIHFCU.ORG FOR OFFICIAL RULES AND DETAILS

File your taxes with Turbo Tax Online. It's simple and easy, and your filings are secure and accurate. Your calculations are also 100% guaranteed by TurboTax and you'll get your refund in the fastest way possible.

Complete your simple federal return for free or receive a 15% discount on other TurboTax Online paid editions. Log in to TurboTax Online through your online banking at nihfcu.org today!

VISIT NIHFCU.ORG FOR MORE INFORMATION

Save time with our *Express Auto and Home Equity* pre-qualification.

GIVE US 30 MINUTES AND WE'LL GIVE YOU AN ANSWER.

We know your time is valuable. That is why we are pleased to announce our 30-Minute Express Pre-Qualification service, a new feature on all Home Equity Loans and Lines, and Auto Loans.



Apply for any of these loans, and we will let you know within 30 minutes if you pre-qualify for your loan request. Now you can spend less time shopping for a loan and more time enjoying your new purchase or project.

VISIT NIHFCU.ORG FOR MORE INFORMATION

COMING SOON-BOARD OF DIRECTORS VOTING



Voting for the Board of Directors election runs from March 1- March 31. Look for more information coming soon. Results will be announced at our Annual Meeting on April 24, 2012.

» UPCOMING SEMINARS:

REFINANCING AND ACCESSING THE EQUITY IN YOUR HOME

SATURDAY, FEBRUARY 18
11:00 A.M. – 12:30 P.M.
ARLINGTON CENTRAL LIBRARY

SATURDAY, MARCH 10
11:00 A.M. – 12:30 P.M.
QUINCE ORCHARD LIBRARY

VISIT NIHFCU.ORG FOR DETAILS AND TO RSVP

Get a sweet deal on a mortgage you'll ♥ today!

With mortgage rates remaining at historic lows, now's the time to buy, refinance or remodel. With plenty of money to lend on a wide range of low rate/low fee fixed rate, adjustable and jumbo options, the NIHFCU is ready, willing and able to help qualified borrowers with all their mortgage needs.

Your first step to owning a home for less is to schedule your free, no-obligation Mortgage Check-Up. We'll review your needs and recommend the best options for the long haul. Let us help you today!

VISIT NIHFCU.ORG FOR MORE INFORMATION

» HOLIDAY HOURS:

NIHFCU branches will be closed in observance of the following holidays:

MONDAY, FEBRUARY 20
PRESIDENT'S DAY

FREE REMOTE ACCESS AND OUR 24/365 CALL CENTER ARE ALWAYS AVAILABLE

Use your NIHFCU Debit card, shop smarter for that special someone.



Get a little love back this Valentine's Day when you shop at many of your favorite retailers and online merchants using your NIHFCU Debit Card. With new Cash Rewards you'll earn cash back into your NIHFCU account plus you'll also earn points redeemable for millions of travel and gift options with the Platinum Debit Rewards program.

VISIT NIHFCU.ORG FOR MORE INFORMATION