



MARCH 2012

A NEWSLETTER FOR NIH FEDERAL CREDIT UNION MEMBERS



Flowers blooming. Birds singing. Spring is in the air.

FROM JULI ANNE CALLIS, PRESIDENT AND CEO

Spring is just around the corner and that means fresh air, rebirth and rejuvenation. It also means the beginning of warm weather projects, from weekend do-it-yourself undertakings to larger ones such as roof or gutter repair, remodeling or other home repair necessities.

Regardless of what may be on your list, funding your goals may be available with the equity in your home. With low rates and payments –and our new 30-Minute Express Pre-Qualification service—we can get you on your way to accomplishing your needs easily and without any unnecessary delay.

Enjoy the coming spring!

[VISIT NIHFCU.ORG FOR MORE INFORMATION](http://nihfcu.org)

VOTE TODAY FOR YOUR NIHFCU BOARD OF DIRECTORS



Have a voice in the future of your credit union. Visit nihfcu.org from March 1-March 31 to cast your vote online. It's fast, easy and secure. Or stop by any branch to receive a paper ballot. Results will be announced at NIHFCU's Annual Meeting on April 24.

[VISIT NIHFCU.ORG FOR MORE INFORMATION](http://nihfcu.org)

A special getaway for special people.

We love serving the biomedical industry and thank you for your participation in the credit union. As a small token of appreciation, stop by any branch today to pick up a free gift and enter for a chance to win a Great Wolf Lodge getaway or one of two \$100 grocery gift cards. Bring a friend so they too can receive a gift and enter to win!

[VISIT NIHFCU.ORG FOR MORE INFORMATION](http://nihfcu.org)



TAKE THE STING OUT OF TAX PREPARATION

At nihfcu.org, online banking members can file their taxes with Turbo Tax Online (TTO). With 100% guaranteed calculations, step-by-step instructions and tips, TTO makes filing easy and—if you receive a refund—is the fastest way to get your check. You can complete your simple federal return for free and receive a 15% discount on other TTO paid editions. Log in to TTO through online banking today.

[VISIT NIHFCU.ORG FOR MORE INFORMATION](http://nihfcu.org)

Free mobile apps have bloomed.

On the go? Our free iPhone and Android apps can help you gain instant access to your accounts, search for branch/ATM locations nationwide and access other information wherever you have connectivity. Visit nihfcu.org or click below to download your free app today to experience the speed and convenience of virtual banking.



*Online banking enrollment required. [VISIT NIHFCU.ORG FOR MORE INFORMATION](http://nihfcu.org)

We make it fast. We make it easy. We make it happen.

Now is the perfect time to buy, refinance or remodel and NIHFCU can help you achieve your mortgage goals much faster than many other area financial institutions with **closing in 45 days or less!**

- INCREDIBLY LOW RATES AND FEES
- OPTIONS WITH AS LITTLE AS ZERO OUT-OF-POCKET AT CLOSING
- QUICK AND EASY ONLINE APPLICATION

Ask about our no-obligation Mortgage Check-Up. You could save thousands on a current or future mortgage!

[VISIT NIHFCU.ORG FOR MORE INFORMATION OR TO APPLY](http://nihfcu.org)



» UPCOMING SEMINARS:

REFINANCING AND ACCESSING THE EQUITY IN YOUR HOME

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

BUYING A HOME IN TODAY'S MARKET

SATURDAY, MARCH 24
11:00 A.M. – 12:30 P.M.
GERMANTOWN LIBRARY

[VISIT NIHFCU.ORG FOR DETAILS AND TO RSVP](http://nihfcu.org)