



Wake up with your money, talk to it at lunch, tuck it in at night.

FROM JULI ANNE CALLIS, PRESIDENT AND CEO

The NIHFCU offers FREE tools that let you stay in touch with your money from anywhere and at any time. With summer quickly winding down, it's a great time to shorten your to-do list and learn about the many easy ways the NIHFCU can help you save time when managing your accounts. Such as:

- MOBILE BANKING** Log on to mobile.nihfcu.org to perform account transactions from anywhere you have connectivity.
- TXT NIHFCU** Send and receive on-demand text messages just like you would with friends or family using a series of short code options.*
- DYNAMIC ALERTS & NOTIFICATIONS** Choose the account information you wish to receive and when, and we'll send it to you automatically in an e-mail to your PC or as a text message to your mobile device.
- Log into online banking and click Mobile Banking & Alerts for SMS codes and to activate the alerts that meet your needs.*
- 24X365 NATIONAL CALL CENTER** Real answers, from real people all day and every day by calling us toll free at 800.877.6440.



Get our free mobile apps for even quicker access to your accounts.

IPHONE
VISIT
ITUNES.APPLE.COM

ANDROID
VISIT
MARKET.ANDROID.COM

Log into online banking and click Mobile Banking & Alerts for SMS codes and to activate the alerts that meet your needs.

With these free tools now available, the NIHFCU is truly the credit union that does not sleep and is proud to provide the flexibility you need to support your financial interests from wherever in the world you may be on any given day.

Thank you for your business. The biomedical industry does not stand still and neither do we.

VISIT NIHFCU.ORG FOR MORE INFORMATION

*Standard carrier fees for text messaging may apply. Please consult your mobile carrier.



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



GET A FANTASTIC RATE AND CLOSE ON YOUR NIHFCU MORTGAGE WITHIN **30 DAYS!**

With low rates and fees, extended rate lock options, no closing cost and no fee options, and more, now is the perfect time to buy, refinance or remodel.

- SHORT TERM FIXED RATE MORTGAGES** Excellent refinance options to pay down your current mortgage faster.
- 5/1 ADJUSTABLE RATE MORTGAGES** A convenient way to lock in a low rate for the next five years.

In addition, our no-obligation Mortgage Check-Ups can help you save thousands on a current or future mortgage!

VISIT NIHFCU.ORG FOR MORE INFORMATION OR TO APPLY

USE NIHFCU'S NEW MOBILE AND TEXT BANKING OPTIONS AND WIN!

This month, we will draw 40 winners to receive a \$10 gift card to Starbucks® or Subway®. Plus, be entered to win our Grand Prize—your choice of an iPad2® or Xbox Kinect®!



VISIT NIHFCU.ORG FOR DETAILS AND FULL CONTEST RULES

UPCOMING SEMINARS:

PURCHASING OR REFINANCING A HOME IN TODAY'S MARKET

THURSDAY, AUGUST 18, 2011
NOON – 1:00 P.M.
NIH BUILDING 31A, ROOM 2

SMART STRATEGIES FOR YOUR RETIREMENT PLAN

SATURDAY, AUGUST 20, 2011
11:00 A.M. – 12:30 P.M.
SILVER SPRING LIBRARY

VISIT NIHFCU.ORG FOR MORE DETAILS AND TO RSVP

HOLIDAY CLOSINGS:

MONDAY, SEPTEMBER 5
LABOR DAY

FEATURED MORTGAGE RATES

FIXED RATE
10-YEAR
MORTGAGES

NOW AS LOW AS:
3.250 % APR
1 POINT

5/1 ADJUSTABLE RATE
MORTGAGES

AS LOW AS:
3.250 % APR
1 POINT