



## Helping to make a difference during the holidays.

FROM JULI ANNE CALLIS, PRESIDENT AND CEO

The Children's Inn at the National Institutes of Health is a residential 'place like home' for sick children and their families. This holiday season, please join me and the NIHFCU in supporting the extraordinary mission of The Children's Inn at NIH. With a monetary donation of any size, you can help brighten the holiday season for children with special medical needs and their families.

To learn more about The Inn, please visit [childrensinn.org](http://childrensinn.org).

Have a wonderful holiday and a happy new year.

TO SUPPORT THE INN, PLEASE VISIT [CHILDRENSINN.ORG](http://CHILDRENSINN.ORG) AND CLICK ON THE 'WAYS TO GIVE' LINK



## YOU'RE INVITED!

The Children's Inn at NIH invites all NIHFCU members to a special reception on January 25 at Huckleberry Fine Art in Rockville for hors d'oeuvres, desserts, raffle prizes, a silent auction and unique artwork. NIHFCU discounted tickets are \$20 per person and will be on sale (available at [childrensinn.org](http://childrensinn.org)) beginning December 15.

## WE'RE HERE FOR YOU IF YOU NEED US

No matter where your travels take you during the holidays, you can always call our 24/365 Call Center at 800.877.6440 or use our FREE remote services to access your accounts at anytime.

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

## THIS HOLIDAY, SEND MONEY ABROAD THE FAST AND EASY WAY

With International Payment Services (IPS), NIHFCU members can send money to 16 international destinations quickly, safely and for less. Unlike other payment services with high fees that can increase depending on the amount being sent, with IPS, you'll enjoy a low flat rate so you get the most out of the money you send.

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



## Get more out of your holiday shopping.

NIHFCU's free Platinum Debit Rewards card allows you to earn rewards points redeemable for millions of gift options and receive cash back with our new Cash Rewards program. This holiday season, shop smarter with Platinum Debit Rewards.

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

## Online security update.

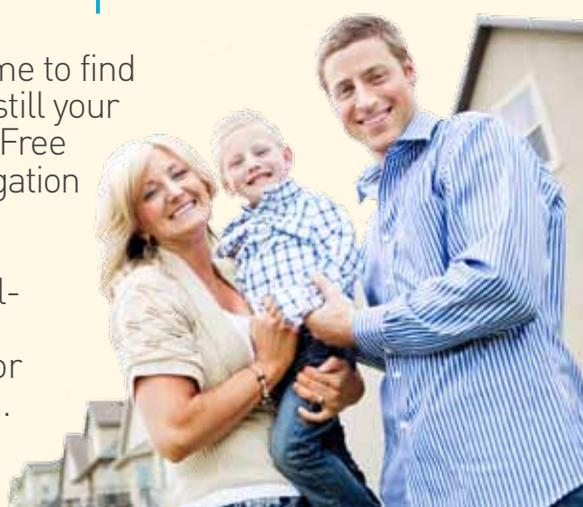
Starting early next year, online banking members will benefit from an enhanced login security feature to further defend against identity theft and fraud. The new Login Security will replace the current 'challenge question' authentication process in use today. Instead, it will employ a one-time pass code deliverable by phone, text or e-mail for additional authentication beyond your user name and password.

More information on this security upgrade will be available soon.

## Now is the perfect time for a FREE Mortgage Check Up!

The end of the year is a great time to find out if your current mortgage is still your best deal for the long haul. Our Free Mortgage Check-Up is a no-obligation consultation with an NIHFCU mortgage expert. We'll let you know if your present loan is well-suited for your needs or if we can help you own your home for less—which often times we can.

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## » HOLIDAY HOURS:

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

**MONDAY, DECEMBER 26**  
CHRISTMAS

**MONDAY, JANUARY 2**  
NEW YEAR'S

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