



## Now's the time to buy, refinance or remodel.

FROM JULI ANNE CALLIS, PRESIDENT AND CEO

With rates still at historic lows, the NIHFCU is expanding its range of available mortgage options providing homeowners with new ways to save both time and money.

Our new, low rate 10-Year Fixed Mortgage is the perfect refinance option for NIHFCU members who wish to accelerate the pay down of their current mortgage. And, our new 5/1 Adjustable Rate Mortgage can save both current and first-time home buyers money by locking in at today's prevailing low rate for the next five years.

At the NIHFCU, we make it easy, we make it fast, we make it happen! Apply online at nihfcu.org or call 301.718.4747 to speak with one of our mortgage experts today about these and other great terms and rates.

### FEATURED MORTGAGE RATES

FIXED RATE  
10-YEAR  
MORTGAGES

AS LOW AS:  
**3.375%** APR\*  
1 POINT

5/1 ADJUSTABLE RATE  
MORTGAGES

AS LOW AS:  
**3.500%** APR\*  
1 POINT

\*RATES AND TERMS AS OF 6/06/11, SUBJECT TO CHANGE WITHOUT NOTICE, VISIT NIHFCU.ORG FOR MORE INFORMATION

## E-mail and Text Message Alerts -24/365 account access.

We know your time is valuable and staying in touch with your account is important. With online banking you can get account updates via text messaging or set up e-mail notifications in a matter of moments.

Log on to online banking and select "Mobile Banking & Alerts". Then, follow the easy prompts to set up your automatic text message alerts to your mobile phone. You can also set-up e-mail notifications for balances, cleared checks, or create a personal reminder. NIHFCU has also added new short codes allowing mobile phone users to immediately check balances and account history, transfer funds and more from virtually anywhere at anytime.

Visit nihfcu.org to learn more about these fast and convenient services.



**NIHFCU'S NEW IPHONE APP IS NOW AVAILABLE**

Visit the Apple app store at itunes.apple.com to download your free NIHFCU app today!



### 2200 PENNSYLVANIA AVENUE BRANCH IS NOW OPEN!

Our new Washington, DC branch located just seconds from the GW Hospital at 22nd St. and Pennsylvania Ave., NW is now open. Visit now through June 18 to be entered for a chance to win one of 50 \$20 gas cards.

The new Sibley Medical Building branch will open soon with additional chances to win!

VISIT NIHFCU.ORG FOR DETAILS AND FULL CONTEST RULES

## This summer, beat the heat with very cool home equity rates.

HOME EQUITY  
LINES OF CREDIT

AS LOW AS:  
**2.99%** APR\*  
FIRST 12 MONTHS

then PRIME MINUS 1/4%  
**4.00%** APR\*

With flexible terms and low rates on both Home Equity Loans and Lines, NIHFCU can help you make the hot summer a lot more comfortable.

HOME EQUITY  
LOANS

AS LOW AS:  
**2.99%** APR\*

Whether it's an A/C upgrade, new windows, an addition or another need, the equity in your home may be all you need to fund your project.

VISIT NIHFCU.ORG FOR MORE INFORMATION OR TO APPLY

### » UPCOMING SEMINARS:

#### HOW TO PURCHASE OR REFINANCE A HOME IN TODAY'S MARKET

SATURDAY, JUNE 18, 2011  
11:00 A.M. - 12:30 P.M.  
BETHESDA LIBRARY

#### BUSINESS LOANS

SATURDAY, JUNE 25, 2011  
11:00 A.M. - 12:30 P.M.  
ROCKVILLE MEMORIAL LIBRARY

VISIT NIHFCU.ORG FOR MORE DETAILS AND TO RSVP

### » HOLIDAY CLOSINGS:

MONDAY, JULY 4  
INDEPENDENCE DAY