



MAY 2011

A NEWSLETTER FOR NIH FEDERAL CREDIT UNION MEMBERS



# fyi



## Real answers, from real people—all day, all year.

FROM JULI ANNE CALLIS, PRESIDENT AND CEO

We are making many changes to serve you better and are proud to announce our newest service enhancement. Our Member Contact and Support Center is now available 24 hours a day, 365 days a year. So, whether it's New Year's Eve or Independence Day, late at night or the crack of dawn, weekday or weekend, real answers from real people are always just a toll-free phone call away at 800.877.6440.

Combined with free state-of-the-art online banking with FinanceWorks™, and recent functionality improvements to free mobile banking, the NIHFCU is truly the credit union that never sleeps.

Additional product and service announcements will be unveiled in the months ahead as we continue to provide banking solutions to save members both time and money.

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



Managing your accounts from anywhere, anytime has never been easier. Visit the Apple app store at [itunes.apple.com](http://itunes.apple.com) to download your free nihfcu app today!

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

LET NIHFCU HELP YOU OWN YOUR HOME FOR LESS WITH LOW RATES AND MORE.

Enjoy our low rates, lender fees thousands of dollars below the industry norm, extended rate lock options, and no closing cost options on refinances. And our mortgage specialists can guide you through the process with expert assistance. You can even apply online!

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

**FIXED RATE MORTGAGES**

AS LOW AS:

**3.75%** APR\*

1 POINT



## New website—coming this spring.

Your nihfcu.org experience will soon become easier, faster and more complete with a new design, improved functionality and enhanced online features.

## Hit the road with a great deal this spring.

With new low rates, no payments due for 90 days and the convenience of our Express Auto Loans, NIHFCU can help you enjoy the open road faster and for less! In addition, NIHFCU members can now enjoy exclusive savings on new and Factory-Certified Pre-Owned vehicles through our exciting new **Costco Auto Program** partnership!

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

**NEW, USED and REFINANCED AUTO LOANS**

AS LOW AS:

**2.99%** APR\*



### BOARD OF DIRECTORS ELECTION RESULTS

Congratulations to Ms. Wendy Liffers, the newest member of the NIHFCU Board of Directors. She joins the following eight incumbents on the board.

- Ms. Diane Charuhas
- Mr. Donald Christoferson
- Dr. Karl Finley
- Ms. Margaret Gordon
- Ms. Priscilla Irick
- Ms. Maria Joyce
- Dr. Lawrence Prograis, Jr.

Mr. Steven Berkowitz remains Chairman.



### TWO DC BRANCHES RELOCATING TO SERVE YOU BETTER

New 2200 Pennsylvania Avenue and Sibley Medical Building branches to open this spring.

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

### » UPCOMING SEMINARS:

#### BUYING A HOME IN TODAY'S MARKET

SATURDAY, MAY 21, 2011  
11:00 A.M. – 12:30 P.M.  
ROCKVILLE MEMORIAL LIBRARY

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

### » HOLIDAY CLOSINGS:

MONDAY, MAY 30  
MEMORIAL DAY