



Save more, get more with your NIHFCU Debit Card.

FROM JULI ANNE CALLIS, PRESIDENT AND CEO

In response to recent bank reform legislation, many financial institutions are considering new debit card fees. At the NIHFCU, not only is our Debit Card free, it also now features Cash Rewards, a new benefit available within online banking that can actually put money *into* your checking account rather than take it away.

With Cash Rewards, Debit Card holders enrolled in online banking can enjoy cash-back rewards each time they use their card at a wide range of popular retail and online merchants, including **Hair Cuttery®**, **Outback Steakhouse®**, **PetSmart®**, **The Body Shop®** and many others.

There are no limits to the cash rewards that can be earned and no enrollment process, coupons or codes. The more you use your NIHFCU Debit Card, the more opportunities there are to earn cash deposited right into your NIHFCU checking account.

In addition to Cash Rewards, Debit Card holders also can continue to earn points for over 6 million merchandise, travel and gift rewards with our existing Platinum Debit Rewards Card program.

With the holidays just around the corner, now is a great time to take advantage of the many free benefits of your NIHFCU Debit Card and get more out of your holiday shopping.

VISIT NIHFCU.ORG FOR MORE INFORMATION



Enhanced e-mail security.

At NIHFCU, protecting your privacy is our highest priority. We are pleased to announce our new e-mail encryption system providing an advanced level of security and peace of mind for your e-mail communication with us.

VISIT NIHFCU.ORG FOR MORE INFORMATION

Express Auto Loans—the ultimate in auto financing convenience.

ENJOY LOW RATES
and **NO**
PAYMENTS
FOR THE FIRST
90 DAYS!

With fantastic rates, terms up to 84 months, and no payments for 90 days, NIHFCU makes owning a car easier than ever.

And with our popular Express Auto Loan program, you can visit any of our 48 carefully selected partner dealers to find your car, then apply for and close on your loan without ever leaving the showroom.

VISIT NIHFCU.ORG FOR MORE INFORMATION AND A LIST OF PARTICIPATING DEALERS



BOARD NOMINATIONS NOW BEING ACCEPTED



Are you interested in serving on NIHFCU's Board of Directors, partnering with NIHFCU's Senior Leadership Team and other NIHFCU members who have volunteered their time and expertise?

To see if you are eligible to help shape the future of your credit union, please contact Susan King at (301) 348-2038 or e-mail sking@nihfcu.org no later than November 30, 2011.

WE'RE HERE FOR YOU IF YOU NEED US DURING THE HOLIDAYS

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 FOR MORE INFORMATION

» UPCOMING SEMINARS:

UNDERSTANDING LONG TERM CARE INSURANCE

SATURDAY, NOVEMBER 12
11:00 A.M. – 12:30 P.M.
ROCKVILLE MEMORIAL LIBRARY

PURCHASING OR REFINANCING A HOME IN TODAY'S MARKET

SATURDAY, NOVEMBER 19
11:00 A.M. – 12:30 P.M.
ASPEN HILL LIBRARY

VISIT NIHFCU.ORG FOR DETAILS AND TO RSVP

» HOLIDAY CLOSINGS:

FRIDAY, NOVEMBER 11
VETERANS DAY

THURSDAY, NOVEMBER 24
THANKSGIVING DAY

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