

Established Gaithersburg, Md. Dental Practice Successfully Refinances Commercial Real Estate Loan with NIHFCU

NIH Federal Credit Union Continues to Serve Unique Lending Needs for Biomedical and Healthcare Businesses in Maryland, Virginia, Washington DC and West Virginia

Rockville, Md. (September 21, 2011) – The National Institutes of Health Federal Credit Union (NIHFCU, www.nihfcu.org), one of the largest credit unions in the Washington, D.C. metropolitan area and the nation's largest serving the healthcare and biomedical industries, recently completed refinancing a commercial real estate loan for Dr. Steven Rattner's full-service dental practice in Gaithersburg, Md. Dr. Rattner is just one of the many new healthcare and biomedical professionals taking advantage of NIHFCU's new business loan program, which began approximately one year ago. Practicing since 1982, Dr. Rattner is a native of the Washington, D.C. area who is known for his use of the latest dental technology including being the first General Practitioner in the state of Maryland to become a Premier Invisalign Provider.

"While rates are at historic lows, many lenders are still constricting access to credit and making it difficult for many small businesses to grow," said Juli Anne Callis, president and chief executive officer for NIHFCU. "NIHFCU is proud to offer a wide array of customized solutions to help physicians and dentists like Dr. Rattner build healthier businesses so they in turn can provide high-quality healthcare services to our community."

Dr. Rattner first learned that he was eligible for a NIHFCU business loan at a Southern MD Dental Society meeting. He is also a member of the American Dental Association and Maimonides Study Club. For Dr. Rattner, the timing was perfect as he recently refinanced his home with another lender and wanted to take advantage of low interest rates to refinance his commercial property as well. He was impressed by the easy and fast refinancing process. NIHFCU was prepared to close with Dr. Rattner in about one month. In addition, he appreciated the personal relationships he established with NIHFCU's business lending representatives.

"I looked at several other lenders but NIHFCU's great rate initially caught my eye," said Dr. Rattner. "The application was quick and straight forward, plus NIHFCU representatives had an impressive one-on-one approach that helped me understand the process while also saving me valuable time."

As a new member of NIHFCU, Dr. Rattner also is eligible for many other benefits designed to meet the unique needs of busy medical professionals. In addition to an assortment of other affordable business loan programs, NIHFCU offers its members a wide array of banking solutions to save both time and money, including, use of any ATM in the world for free; a toll-free 24/365 national call center; free mortgage, credit and retirement check-ups; free mobile banking, free personal online money management tools and more. NIHFCU is also an approved Small Business Administration (SBA) Lender for business start-ups and expansions.

"For the past 70 years, NIHFCU has provided biomedical professionals access to affordable loans. As the nation's largest credit union serving this industry, we remain committed to meeting the unique banking needs of these dedicated men and women." said Callis.

For more information, please contact our Business Loan Experts at 877.398.4892 or email mbl@nihfcu.org.

About NIHFCU

The National Institutes of Health Federal Credit Union (NIHFCU) is one of the largest credit unions in the Washington, D.C. metropolitan area and the nation's largest serving the biomedical industry. With 10 branches, more than \$535 million in assets and over 43,000 members, NIHFCU provides affordable loans and banking solutions that save members time and money in Maryland, Washington, D.C., Virginia and West Virginia. For more information, visit www.nihfcu.org.

###