

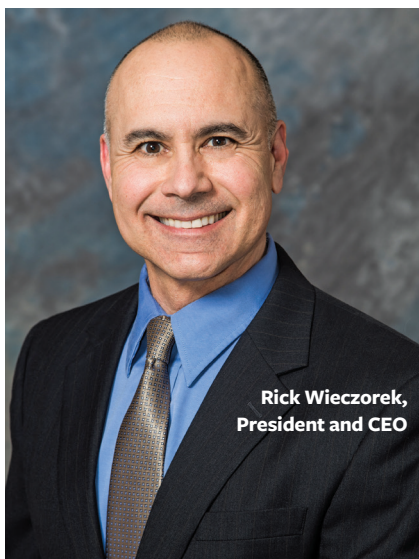
# AS SEEN IN *Forbes & Fortune*

## D.C. AREA'S LEADING CREDIT UNIONS

### Lending a Helping Hand

From low-rate loan options to a tech-advanced platform, the National Institutes of Health Federal Credit Union offers compassionate, personalized banking services that save time and money for its members, who predominantly reside in the Washington, D.C., metro area.

Since 1940, the National Institutes of Health Federal Credit Union (NIHFCU) has primarily served the employees and contractors of the National Institutes of Health (NIH) and others similarly employed in the biomedical and health care industries. Its extensive experience in these communities positions the credit union to best serve the unique needs of this population, with branches both in surrounding areas and on NIH campuses. The credit union offers tailored loan programs such as special medical school lines of credit for soon-to-be medical practitioners, student loan refinancing options for current medical practitioners, and unique borrowing options for NIH international fellows. Today, NIHFCU makes membership available to virtually anyone, whether they work in or outside of the health care or biomedical fields.



**Rick Wiczorek,**  
President and CEO



One thing that hasn't changed in NIHFCU's 85 years of continuous operation is its focus on providing affordable choices for people to reach their financial goals. The credit union offers standard services, such as consumer and business accounts, as well as investment and insurance options. Where it really shines, however, is in its low-rate and straightforward lending options. From home and automobile loans to credit cards and business and student loans, NIHFCU prioritizes ease of use and affordability with a fast, low hassle application process and low fees. In addition, as a tech-advanced credit union, NIHFCU offers a full suite of 24/7 remote banking services with the excessively busy lives of its members in mind.

The credit union's overarching dedication to serving the biomedical and health care industries and the unique needs of its workforce is what initially attracted Rick Wiczorek, president and CEO, who describes credit unions as being "a part of his DNA." After witnessing his father work as a general manager of a faith-based credit union, he always felt called to the cause. He is especially proud of the opportunity to make the lives of those so dedicated to caring for others easier and more affordable.

"I recently spoke to a member whose child's life was saved multiple times by the team at the NIH Clinical Center," says Wiczorek. "If helping dedicated people like them doesn't inspire someone to make a difference, nothing will."

#### Banking With Heart

Wiczorek and the rest of the management team understand that their employees will treat members the way they themselves are treated. Named one of the Best Credit Unions

to Work For by American Banker for three years running, NIHFCU prioritizes a communicative and supportive workplace environment so team members can provide the best possible service.

This commitment is defined by NIHFCU as "banking with heart." This dedication isn't limited to the credit union's members, but it extends to their communities as well. NIHFCU's RISE (Respond. Inspire. Support. Engage) Community Outreach Program is just one example of the team's total care approach to community engagement. A combination of event participation, sponsorships and donations, volunteerism, member advocacy, and financial education, the program is the institution's response to the credit union motto "people helping people." NIHFCU employees volunteer annually at the Credit Union Cherry Blossom Run in Washington, D.C. The run raises money that directly benefits local children's hospitals, funding critical research, treatments, and medical equipment.

"Our volunteer board of directors, committee members, and employees are incredibly talented and engaged," says Wiczorek. "They are the heart of the credit union and make NIHFCU's positive impact on the community possible."



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