



Welcome to the National Institutes of Health Federal Credit Union.

If you make the world a healthier place, we serve you.

Since 1940, the National Institutes of Health Federal Credit Union (NIHFCU) has been helping our members achieve their financial goals and create a better quality of life for themselves and their families. Today, as the nation's largest credit union serving the bio-medical industry, we understand the unique needs of the busy professionals we are proud to serve. So, whether your financial needs are immediate or in the future, for your personal or professional financial needs, the NIHFCU is ready to save you time and money with the financial solutions you deserve.



The nation's largest credit union serving the biomedical industry.



Like banks, credit unions accept deposits, make loans, and provide a wide array of other financial services. However, credit unions operate quite differently and with the ‘people helping people’ philosophy that drives the industry, credit unions exist to serve their members and provide a safe place to save and borrow at reasonable rates.

CREDIT UNIONS	VS	BANKS
Not-for-profit cooperatives		For-profit corporations
Serve financial needs of members		Maximize shareholder profits
You're a member and an owner		You're just another customer
Democratically run (equal vote for all)		Only anonymous shareholders vote
Must be part of a specific field of membership		Anyone can be a customer
Owners/leaders reside in communities they serve		Owners/leaders may reside anywhere
Board normally made up of volunteers		Board is usually highly compensated

What does this mean for you?

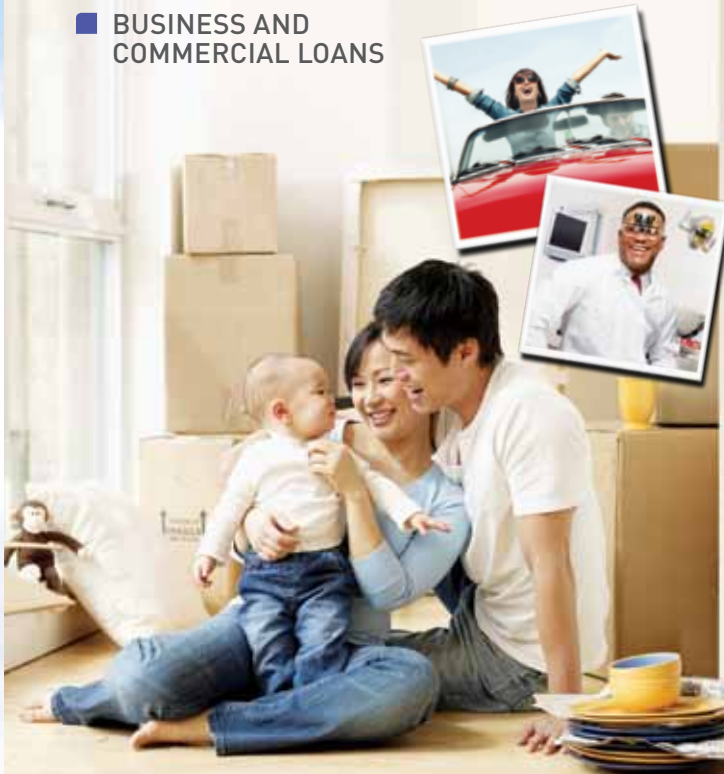
At the NIHFCU, you'll enjoy lower rates on loans, less fees for services and a wide range of other **member-focused solutions designed to save you both and time and money.**

Affordable loans for your home, auto or business.

NIHFCU offers low-rate loans of all kinds to meet the diverse borrowing needs of our members.

And with our fast and easy application, quick turn-around and consultative team of experts, you'll get the friendly NIHFCU service you deserve.

- MORTGAGES
- HOME EQUITY LOANS AND LINES
- AUTO, MOTORCYCLE AND RV LOANS
- CREDIT CARDS
- PERSONAL LOANS AND LINES
- EDUCATION LOANS AND REFINANCES
- SHARE SECURED LOANS
- SPECIAL LOAN OPTIONS FOR FELLOWS
- BUSINESS AND COMMERCIAL LOANS





**"The service, experience and expediency
is in stark contrast with the big banks."**

Savings, Checking, Investments and Insurance.

A variety of options to help you achieve your immediate and long term financial and wealth management goals.

- SAVINGS, MONEY MARKET AND CERTIFICATE ACCOUNTS
- CHECKING ACCOUNTS WITH DEBIT REWARDS
- INDIVIDUAL RETIREMENT ACCOUNTS
- HOLIDAY SAVINGS
- YOUTH SAVINGS
- BROKERAGE AND INVESTMENT SERVICES*
- INSURANCE OPTIONS FOR HOME, AUTO AND LIFE



*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured. May lose value. No financial institution guarantee.** Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

Around-the-clock account access.

Manage your money wherever and whenever with our free online, mobile and text banking services.

Free Online Banking

- VIEW ACCOUNTS, PAY BILLS, MAKE TRANSFERS
- SEE YOUR FULL FINANCIAL PICTURE WITH FINANCEWORKS™
- RECEIVE E-MAIL ACCOUNT ALERTS
- EARN CASH BACK REWARDS*
- GO PAPERLESS WITH E-STATEMENTS

Free Mobile and Text Banking

- DOWNLOAD OUR FREE MOBILE APPS
- DEPOSIT CHECKS WITH MOBILE DEPOSIT
- VIEW ACCOUNTS, PAY BILLS, MAKE TRANSFERS
- RECEIVE CUSTOM TEXT ACCOUNT ALERTS
- EARN CASH BACK REWARDS*
- FIND BRANCHES AND ATMS
- MAKE MOBILE PAYMENTS WITH APPLE®, ANDROID™ AND SAMSUNG™
- AND MUCH MORE



*Requires an NIHFCU Debit Card.



"I give NIHFCU a 10 out of 10 on the ease of doing business and their incredibly great rates."

More member conveniences.

NIHFCU members also enjoy convenient access to a range of other time- and money-saving financial tools and services.

- 30,000 SURCHARGE-FREE ATMS, NATIONWIDE
- 5,000 SHARED BRANCH LOCATIONS, NATIONWIDE
- FREE ONLINE FINANCIAL EDUCATIONAL TOOLS
- FREE CERTIFIED FINANCIAL COUNSELING
- FREE FINANCIAL CHECK-UPS
- FREE HOME AND AUTO BUYING SERVICES

Put the NIHFCU Advantage to work for you. Become a member today.

If you are an employee, independent contractor, or self-employed person who works regularly in the healthcare and biomedical industries in MD, DC, NC, VA or WV, we serve you.

With just an initial \$25 deposit, you can begin to enjoy the NIHFCU Advantage. Become a member today:

- Speak to your NIHFCU@work representative
- Call **301.348.2028**
- E-Mail **sbahri@nihfcu.org**
- Stop by any NIHFCU branch



800.877.6440
nihfcu.org

All information contained within as of 7/01/16 and subject to change without notice. Restrictions may apply. Federally insured by NCUA *Selection of 90-day first payment deferral and/or skip a payment options will delay payoff of the loan and result in additional finance charges.



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