



NIH
Federal Credit Union

Dear NIHFCU Member:

This is advanced notice that effective **January 30, 2009, the NIH Federal Credit Union (NIHFCU) will permanently close its Building 13 Branch.** All other NIHFCU services and access points enjoyed by our membership remain unchanged (e.g., Building 31, Building 10, ATMs, etc.).

The Building 13 closure is based on the declined level of activity experienced over several years making it uneconomical to maintain a branch at this building. Staff resources will be redirected to other service areas in order to enhance the products and services offered to you and the entire NIHFCU membership. Although the closure of the Building 13 Branch will require a change in how some members transact business with the NIHFCU, we are committed to serving all members of the NIH community as we continue to develop new products and services that I am sure you will find quite attractive!

Please rest assured that this closure in no way relates to concern with our solvency. In fact, the NIHFCU remains financially sound and our net worth is extremely strong. We have used our members' resources wisely, made sound decisions, and we remain well diversified. Moreover, our legacy and commitment to responsible lending has allowed us to avoid the subprime mortgage lending meltdown that has caused many of the losses now plaguing our economy. This has positioned us to meet the needs of our current and future members, as well as enabled us to continue to offer new products and services. As a few examples, in recent years, we have opened two new branches, added enhanced evening and weekend hours in our telephone service center, expanded our ATM network, and made online banking free for all members.

The NIHFCU remains absolutely committed to serving NIH employees, contractors, fellows, and their families. The decision to close the Building 13 Branch was not an easy one and was arrived at only after thorough analysis and lengthy consideration. However, we believe it is the best option available to ensure we remain as effective and efficient as possible and continue to return maximum value to our membership. Please see the reverse side for a summary of some of our more common convenience benefits.

It is always a pleasure serving you.

Sincerely,

Lindsay A. Alexander
President & CEO

As a reminder, your membership entitles you to the following highlighted benefits. Please visit any Branch or our website (www.nihfcu.org) for a complete list or more information:

Branches:

Two full-service branches on the NIH main campus:

Clinical Research Center Branch hours are:

Monday-Thursday: 8:00am - 4:00pm; Friday: 8:00am - 6:30pm; and Saturday: 8:30am - 1:00pm

Building 31 Branch hours are:

Monday-Friday: 8:00am - 4:00pm

Eight additional NIHFCU branches throughout the DC metro area including our flagship branch at Rockville Metro Plaza (111 Rockville Pike) as well as Rockledge Center and Executive Plaza.

ATMs:

Ten ATMs conveniently located throughout the NIH Main campus, six of which accept deposits in addition to dispensing cash.

Access to all other NIHFCU-owned ATMs as well as over 33,000 surcharge-free cash dispensers in all 7-Elevens, virtually all Costco locations, and many other convenient locations nationwide.

Shared Branches:

Access to over 3,400 shared branch locations nationwide, many conveniently located in the DC and Baltimore metro areas. Members can transact most business on their NIHFCU accounts at any of these locations.

Online Banking:

NIHFCU's free and fully secure online banking system (CU@Home) providing round-the-clock access to your accounts anywhere you can connect to the Internet.

Members can also apply for a variety of loans offered by NIHFCU (including mortgages, home equity, auto, credit cards and more) right on our website.

Automated Telephone Banking:

NIHFCU's free 24-hour automated telephone banking system. Access 24 is also available around-the-clock providing instant access to your accounts by phone.

Telephone Service Center:

NIHFCU's Telephone Service Center hours (with new extended hours) with representatives standing by to assist you with your account.

Telephone Service Center hours are:

Monday-Thursday: 8:00am - 5:00pm; Friday: 8:00am - 7:00pm; Saturday: 8:30am - 2:00pm

For more details on any of these or other benefits or services, please speak with any NIHFCU associate. You can also access this information by visiting our website at www.nihfcu.org.