

JHFCU's PRODUCTS AND SERVICES

Free Internet Banking
Free Online Bill Payment *(with direct deposit)**
Online Statements
Turbo Tax
TeleBranch 24 *(telephone banking)*
Share Savings Accounts
Free Share Draft Checking Accounts
Visa Check Card
ATM Card *(Star/HONOR and CIRRUS access)*
Surcharge-free access to more than 1,500 regional ATMs and 25,000 ATMs nationally
Direct Deposit
Payroll Deduction
Holiday Club Accounts
Education Savings Accounts
IRAs *(including Roth and Coverdell Education Savings)*
Personal Loans
Automobile Loans
Auto Loan Refinancing *(at 1% below rates elsewhere)**
Boat Loans
First Mortgages
Home Equity Loans and Lines of Credit with No Closing Costs*
Motor Vehicle Certification Program *(vehicle-pricing information service)*
Low-Rate MAIF Financing
Accidental Death and Dismemberment Insurance
Loan Protection Insurance
Access to Low-Cost Whole Life, Disability, and Critical Illness Insurance

* Contact the Credit Union for details on these programs. Some restrictions apply.

410-534-4500 • 1-800-JHFCU-70 • jhfcu.org
(outside the Baltimore area)

East Baltimore

2027 E. Monument St.
Baltimore, MD 21287
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 5:00 p.m.

Homewood

Charles Commons
4 E. 33rd St.
Baltimore, MD 21218
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 5:00 p.m.

Bayview

5201 Alpha Commons Drive
Baltimore, MD 21224
M, T, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 5:00 p.m.

Eastern

1101 E. 33rd St., Room 303A
Baltimore, MD 21218
Th, 8:30 a.m. – 4:00 p.m.

Mt. Washington

McAuley Hall, Suite 100
5801 Smith Avenue
Baltimore, MD 21209
M, T, Th, F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.

Phone Services Department

M, T, Th, F, 8:30 a.m. – 5:00 p.m.
W, 10:00 a.m. – 5:00 p.m.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government Agency.



Designed by vision, inc. 11/20/08 1111

SPECIAL

JOHNS HOPKINS HOSPITAL EMPLOYEE

Tuition Loan

for Johns Hopkins School of Nursing through

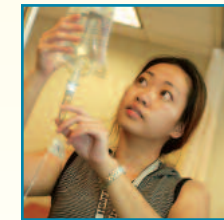
THE JOHNS HOPKINS
FEDERAL CREDIT UNION

JOHNS HOPKINS FEDERAL CREDIT UNION
Serving the Johns Hopkins community since 1971

Introducing the Interest-Free* Special JHH Employee School of Nursing Tuition Loan Program



SOME OTHER FACTORS TO CONSIDER



- ▶ JHH employees must have been employed and in good standing with the hospital for 60 days before applying
- ▶ Tuition reimbursements become taxable after \$5,250 and can affect your reimbursement amount—you will need to cover the difference to pay off the loan
- ▶ Part-time employees are eligible up to allowable tuition remission amounts
- ▶ If you leave employment or otherwise are not considered a full-time employee in good standing during the loan term, you will be responsible for the loan payment with interest
- ▶ The interest rate will be equal to the Credit Union's 60-month New Car rate at the time of loan disbursement
- ▶ As a Credit Union member, you will be eligible to take advantage of JHFCU's complete array of services—see the back for a complete listing

WHAT TO DO

Taking advantage of this special program is easy! Just visit JHH Human Resources (HR) office to begin the process. Below is a list of the other program details.

- ▶ Bring your completed and signed BLUE tuition reimbursement form and verification of your course and/or tuition amount to JHH HR
- ▶ JHH HR and JHU SON will verify your student and employment status and contact you to notify you that you can go to the Credit Union to process the loan application
- ▶ If you are not currently a member of the Johns Hopkins Federal Credit Union, you will need to establish an account. (The minimum required deposit to open the account is \$25—this is not a fee and can be opened via payroll deduction)
- ▶ Credit requirements are minimal—no lengthy approval process
- ▶ Credit Union funds will be payable to the School of Nursing
- ▶ Upon completion of the course, the Hospital tuition reimbursement should be used to pay off the JHFCU loan
- ▶ The program is available for all three semesters and can be used repeatedly throughout your enrollment

The Johns Hopkins Federal Credit Union, Johns Hopkins Hospital, and Johns Hopkins School of Nursing have partnered to provide Hopkins employees with a unique financing option for the nursing school tuition.

With special funding from a gracious benefactor, the program allows JHH employees who are enrolled in the School of Nursing to use short-term loans from the Credit Union to fund each semester's tuition payment with no interest charges.* Once the employee completes a semester's coursework with qualified grades, he or she can request reimbursement for the tuition from JHH and use the proceeds to pay off the loan.

THE JOHNS HOPKINS
FEDERAL CREDIT UNION

Serving the Johns Hopkins community since 1971

* Loan is interest-free to employee for up to six months. Some restrictions may apply.