

1ST QUARTER 2026

HOLIDAYS/EVENTS

Thursday, January 1, 2026
New Year's Day

Monday, January 19, 2026
Martin Luther King, Jr. Day

Monday, February 16, 2026
Washington's Birthday

REMINDER

Our branch opens at 12:30 p.m. on the fourth Wednesday of every month. To maintain our high service standards, we have staff training on the fourth Wednesday of every month. Please remember that the branch opens at 12:30 p.m. on these days.

BRANCH

10903 New Hampshire Avenue
Building 2
Silver Spring, MD 20903

Hours: M-F 9 a.m. – 3 p.m.

MAILING ADDRESS

10903 New Hampshire Avenue
Building 2
Silver Spring, MD 20903

Advantages

BOARD ELECTIONS

Nothing exemplifies the credit union industry motto "People helping People" more than the members of our Board of Directors. Each year, Credit Union members elect volunteers from among the membership to share their time and talents. As a volunteer, you'll be a representative voice for your fellow members and have a real impact on all major decisions and the overall direction of the Credit Union. We are always looking for volunteers to fill important roles in guiding FedFinancial's success.

Nominations for positions on the Board of Directors may be attained in two ways:

- 1) by a Nominating Committee approved by the Board of Directors, and
- 2) by authorized petition submitted by an interested member.

Serving on this year's Nominating Committee are Janet Yellin, Yvonne Hefley, and Christopher Cole. The Committee has nominated Michael Dreis and Donald Demers to fill the two current openings on FedFinancial's Board of Directors. Dr. Dreis and Mr. Demers are current Directors and have served on the Board for many years.

If You Would Also Like To Be Considered For Service On The Board

You may submit a nomination petition signed by 37 members of the Credit Union, a number representing one percent of the Credit Union's membership as of October 31, 2025. The petition must be submitted to the Secretary of the Credit Union by March 19, 2026. It should be accompanied by a certificate from the nominee declaring they will serve if elected, and a brief statement of qualifications and biographical data. The names of all persons nominated by the petition process and the Nominating Committee will be posted in the Credit Union by March 24, 2026. If nominees exist other than the two put forth by the Nominating Committee, an election will be held to determine who will fill the two vacancies on the Board of Directors. Should no other nominees be put forward, the candidates submitted by the Nominating Committee will be declared elected by consent at the Annual Membership Meeting on April 28, 2026.

If you would like to volunteer to serve on a Committee of the Board of the Credit Union, please let us know by sending an email to contactus@fedfinancial.org.



A Bargain Hunter's Dream

Don't Pay More Somewhere Else

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Variable Rate Home Equity Line of Credit Below Prime!

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Auto Loans as low as **4.200%** APR

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Fixed Rate Second Trust with 7-year payback as low as **5.53%** APR

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Credit Cards as low as **10.49%** APR and **1.5%** Cash Back

Save

Fixed Rate Second Trust with 15-year payback as low as **7.03%** APR

Save

Unsecured Personal Loans as low as **7.15%** APR

Save

APR is Annual Percentage Rate. All stated rates are effective as of 12/17/2025. Rates are subject to change and based on creditworthiness. Other rates may apply.

Mortgage rates are based on a home rate/term refinance transaction loan amount of \$187,500 with a property value of at least \$250,000 and repayments term as stated. APR is Annual Percentage Rate. Rates are subject to change and based on creditworthiness. Other rates may apply. The stated APR is the lender's standard rate for a borrower with a 750 credit score. The actual rate may vary depending upon each individual's credit history and transaction specific underwriting factors. 30-year term = 360 months and applies to 30-year conventional and FHA loans. 15-year term = 180 months and applies to 15-year conventional loans. 10-year term = 120 months and applies to 10-year conventional loans. All loan programs, rates, terms and conditions are subject to change at any time without notice. Rate scenarios are based on a 30-day lock.

Fixed-Rate Home Equity Loans and Variable-Rate Home Equity Lines of Credit (HELOCs) must be in second position on primary residences in Maryland, Virginia, D.C., West Virginia, or Pennsylvania. Loan amounts can go from \$10,000 up to \$200,000, up to 90% Loan-to-Value. Typical closing costs are between \$1,300 - \$3,500. HELOCs have a 10-year Draw Period plus a 5-year Repayment Period. The rate updates quarterly and is based on *The Wall Street Journal* Prime rate with a floor of 2.99% and a maximum rate of 18.00%.

VISA Platinum Rewards credit card cash back rewards are net of returns and exclude cash purchases such as PIN-based purchases and purchases of traveler checks, money orders, etc.

Ready to take on the new year?

Start the new year off with more funds through SpendFlex! A better buy now, pay later solution.

As a member of FedFinancial FCU, you may be eligible to pay for last year's purchases over time.

No credit check. No application. Log on to Online Banking today!



FedFinancial
Federal Credit Union

Come Join Us



FedFinancial.org

Management

Jon Rhodes, CEO
Ken deMello, CFO
James Johnson, COO

Supervisory Committee

Barbara Carry, Chair
Tina Conners
JoAnn Crowder
Dan Hartinger
Ziven MacWilliams

Board of Directors

Christopher Cole, Chair
Don Demers, Vice Chair
Michael Dreis, Treasurer
Kenneth Harris, Secretary
JoAnn Crowder
Yvonne Hefley
Janet Yellin