



Advantages

FedFinancial
Federal Credit Union

2ND QUARTER 2025

HOLIDAYS/EVENTS

Monday, May 26, 2025
Memorial Day

Thursday, June 19, 2025
Juneteenth

Friday, July 4, 2025
Independence Day

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.

Our Annual Meeting to be held at Noon on April 22nd, 2025 at:

WeAchieve
10501 New Hampshire Avenue
Silver Spring, MD 20903

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

CONTROL IS IN **YOUR HANDS**

with Card Locks and Alerts

Worried about a lost or inactive debit or credit card? With our card lock feature, you can pause your card in seconds.

Important: Locking the credit card will not impact scheduled payments or pending transactions that have already been authorized but haven't posted yet. Recurring automatic payments such as subscriptions and monthly bills charged to the card will also continue as usual. If you have a joint card or an authorized user, the lock will affect all cards with the same card number.

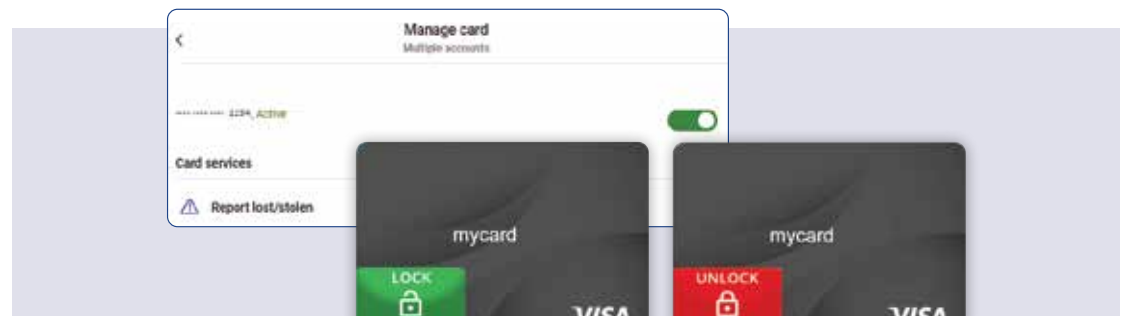
Note: Locking your card is not a substitute for canceling your card if it has been permanently lost, stolen or fraudulently used. If that is the case, please call us at **800-449-7728** for credit cards or **855-589-4469** for debit cards.

To lock your **Credit Card**:

1. Log into online banking
2. Select your credit card and then Credit Card Account Access.
3. Click on the green Lock Card button to instantly freeze your card. Unlock your card the same way whenever you need to.

To lock your **Debit Card**:

1. Log into online banking
2. Select your debit card in Card Management on your Dashboard or under your Checking Account.
3. Toggle the button next to your debit card to lock the card.



Credit Card Alerts:

1. Log into online banking
2. Select your credit card and then Credit Card Account Access.
3. Select Notification Settings to control transactions from specified locations, merchant types, transaction types, and transaction amount limits both per transaction and overall per month.

Checking and Savings Alerts:

1. Log into Online Banking
2. Under any of your share accounts, click on Alert Preferences to set up alerts for transactions over an amount and for when your account balance falls below an amount of your choice.

Get Financial Freedom with a HELOC

A HELOC (Home Equity Line of Credit) can be a great tool to pay big expenses over time, giving you flexibility in managing your cash flow and budget. It can also be a good financial safety net in uncertain times as you only pay interest on the money you use. Adding the balance to your first mortgage would require taking the full cash out up front and generally paying higher closing costs. Also, many families with significant home equity don't want to refinance their mortgage because they are locked into a low-rate mortgage.

FedFinancial offers HELOCs on primary residences in Maryland, Virginia, DC, West Virginia, and Pennsylvania up to 90% LTV.

To learn more, visit:

www.fedfinancial.org/home-equity-loans



Skip-a-Pay Isn't Limited to the Holidays

Need extra cash? Our Skip-A-Pay Program is available to help throughout the year. This program allows you to skip any one month of payments on your personal or auto loan for just \$35. Your account must be in good standing, and the loan must be at least 90 days old and must not have had any other skipped payments in the last six months. Skipping a payment will result in higher total finance charges than if you made payments as originally scheduled and will extend the term of your loan by approximately one month. If you purchased GAP coverage on your auto loan, claim coverage does not extend to the amount of the payment skipped. All you need to do is just complete the form on our website at fedfinancial.org/forms.



Save Time and a Trip with Mobile Deposit

FedFinancial's free mobile app offers free, easy check deposit for up to \$5,000 per day, up to \$10,000 per month. Log into your account on the app and click 'Deposit' to get started today!

Don't have our app? Download it today!



FedFinancial
Federal Credit Union

Come Join Us

Management

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

Supervisory Committee

Barbara Carry, Chair
JoAnn Crowder
Ziven MacWilliams

Board of Directors

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



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