



FedFinancial
Federal Credit Union

COLLEGE SCHOLARSHIPS AVAILABLE

2ND QUARTER 2026

HOLIDAYS/EVENTS

Monday, May 25, 2026
Memorial Day

Friday, June 19, 2026
Juneteenth

Friday, July 3, 2026
Independence Day (*observed*)

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.

ANNUAL MEETING

Our Annual Meeting will be held on **April 28, 2026 at Noon** at the Home2 Suites by Hilton Silver Spring at 1701 Elton Road, 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

Do you have a family member headed off to college or trade school in 2026? FedFinancial is pleased to announce our college scholarship to make it easier for you to meet tuition costs. The \$24,000 Credit Union College Scholarship Program 2026 is now accepting applications. College-bound members are eligible to apply for one of ten \$2,000 essay-based scholarships or two \$2,000 video-based scholarships, and you may apply in both categories!

**Deadline for applications is April 15, 2026, at 11:59 p.m.
Scholarship winners will be announced in June 2026.**



2026 Essay Topic

Credit Unions play a significant role in promoting financial wellness among their members. How do you believe credit unions contribute to the financial health and stability of individuals and communities? Discuss specific benefits and provide examples or personal experiences to illustrate their impact.



2026 Video Topic

Create a 60 second video depicting how credit unions contribute to the financial health and stability of individuals and communities.

Any member of FedFinancial entering their freshmen through senior year of college or trade school may apply.



\$2,000 COLLEGE SCHOLARSHIPS AVAILABLE

"We are pleased to offer this opportunity for our young members," said Jonathan Rhodes, President/CEO of FedFinancial. "The awardees receive needed financial assistance to help them meet their tuition expenses and the application topics stimulate innovative and useful responses to help us better serve our college-aged members."

Applications are accepted online at: <https://cufound.org/consumer-resources/apply-for-scholarships/>



FedFinancial
Federal Credit Union

Credit Union Foundation
MD|DC

FedFinancial, the Credit Union Foundation MD|DC and its generous supporters cooperate to make this scholarship program possible.

Private Student Loan Options to Help You Reach Your Goals

Student loans from FedFinancial in partnership with Sallie Mae® could help!

Get ready for your next move with undergraduate, graduate, and career training loan options.

- ▶ Competitive variable and fixed interest rates
- ▶ No origination fee or prepayment penalty*
- ▶ Multiple repayment options

Learn which loan is right for you: <https://www.fedfinancial.org/student-loans>



*Although we do not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

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FedFinancial First Mortgages

The Best Value, Process and Service in the Mortgage Industry.

How are we different from the competition?

VALUE

We are owned by our members and our rates reflect that. We are not out to maximize profits. Our goal is to provide each member with a fantastic deal that provides them with financial freedom and promotes financial wellness. Not only will our rate be a nice surprise, but we work to have other expenses minimized so that you get the best possible overall offering in the business.

PROCESS

We utilize state of the art technology so that getting your mortgage is not a difficult endeavor, but a pleasant experience. You can quickly apply through the web, obtain and sign disclosures electronically and upload necessary documents through a secure portal. When we say that the process is easy, we are not kidding. Because we are so proficient, we guarantee that we can close your mortgage in 30 days or we will give you \$1,000 cash back. This assumes that the cause of a delay is not due to getting needed documents or information from you.

SERVICE

Every interaction we have with you is a transaction with someone that has an ownership interest in our organization, and we treat you that way. Our Director of First Mortgages has been in the industry for more than 25 years and he makes sure that you are always informed and never needlessly waiting for something.

Why are F&I Managers One of the Highest Paid Employees in an Auto Dealership?

According to Finance Management Training, "F&I (Finance and Insurance) Managers are among the highest-paid employees in the automotive industry, and a recent survey shows that F&I income continues to rise. In fact, it is not uncommon for an elite F&I Manager to earn up to \$250,000 per year in 2026."

WHY IS THIS TRUE?

Because the profit margin on loans, insurance products such as Guaranteed Asset Protection (GAP) and extended warranties at dealerships is extremely large. That is why you must compare the interest rates and charges for GAP Insurance and extended warranties at the dealership with those offered by your credit union. The profit margin for these offerings is far less at the Credit Union since we are owned by you, our members.

Remember, if a dealership offers you a rebate or low-cost financing, it is usually more beneficial to take the rebate and get financing through the Credit Union. If you would like us to do a specific cost analysis on a certain scenario, just ask your Member Service Specialist to have one done for you.



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Come Join Us

Management

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

Supervisory Committee

Barbara Carry, Chair
Tina Conners
JoAnn Crowder
Dan Hartinger

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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