

# Advantages

**FedFinancial**  
Federal Credit Union

3RD QUARTER 2025

## HOLIDAYS/EVENTS

**Friday, July 4, 2025**  
Independence Day

**Monday, September 1, 2025**  
Labor 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.

## 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

## FIVE REASONS TO **CONTINUE YOUR**

### Membership After You Retire

There is a tendency by Members to close their accounts once they retire, but those members do not realize that they can benefit from the Credit Union after retirement.

Here are just some of the reasons for being an active member:

- 1 You can do business with us very conveniently on your phone and desktop, and we offer extended hours for you to call us.
- 2 We offer loan rates you will not find anywhere else including rates on first mortgages.
- 3 We offer Share Certificates (banks call them Certificates of Deposits) with very high rates including special rates available for a limited time.
- 4 There are 5,000 locations at credit unions across the country where you can conduct transactions on FedFinancial accounts.
- 5 There are also 80,000+ FREE ATM locations available across the country.



**Remember**, the **BENEFITS** you had while you were working for the government are **STILL AVAILABLE FOR YOU ONCE YOU RETIRE** and we are committed to providing you with unbelievable service no matter how you access the Credit Union.

## Let Our Director of First Mortgages Create the Perfect Mortgage for You!

The first step in creating the perfect mortgage for you is to understand your goals, preferences and financial situation. Once that is done, our Director of First Mortgages will work with you to determine what best fits your desires and financial situation. With the variety of options at our disposal, we always find the mortgage made for you.

**If you would like to connect with Chuck, you can:**



- Email him at [cgoldston@fedfinancial.org](mailto:cgoldston@fedfinancial.org)
- Call him at **240-290-4401**
- Apply for a mortgage at [fedfinancial.org/mortgages](https://fedfinancial.org/mortgages) and he will contact you.



The Mortgage Processing Assurance guarantee only applies to loans of \$250,000 or more and requires that members are approved for the loan and address all underwriting conditions within ten days of being notified of the conditions.

## The Benefits of Fixed-Rate Home Equity Loans

**15 & 7-year terms available!**

If you are thinking of financing a major purchase and want to take the variability out of the cost of credit, the Fixed-Rate Home Equity Loans are perfect for you. FedFinancial offers an extremely competitive rate on 15-year Fixed-Rate Home Equity Loans, and if you want to repay it faster, we can offer an even better rate for 7-years.

***We will be happy to help!***

➤ **For more information either call us at 301-881-5626 or email [loans@fedfinancial.org](mailto:loans@fedfinancial.org).**



## If Interest Rates Fall, You Will Wish You Bought a Share Certificate Today!



No one knows for sure what interest rates will do, but according to the majority of members on the Federal Reserve Open Market Committee (FOMC) in March, rates are expected to decline by the end of 2025 and continue to decline in 2026 and 2027.

If that does happen, you should purchase a share certificate today, because those rates are fixed for the life of the certificate and today's rates will likely look a lot better in the future. FedFinancial has great share certificate rates, and you can choose terms from 3-months to 5-years. You can also place your IRA Funds into a share certificate.

➤ **For more information, please contact a Member Service Specialist at 301-881-5626 or email them at [contactus@fedfinancial.org](mailto:contactus@fedfinancial.org).**

## Looking for Volunteers

The Credit Union is looking for individuals that are willing to serve on the Supervisory Committee. The Supervisory Committee is charged with ensuring that the many policies of the Credit Union are followed consistently. They conduct various reviews of processes and are charged with hiring the CPA firm that conducts the annual audit.

If you have an accounting or financial background or if you have a family member that is interested, we need you. You will not only help the membership, but you can make a valuable addition to your resume. Our volunteers need to be members of the Credit Union, which just requires that you have a share account with us.

**If you are interested, please email [contactus@fedfinancial.org](mailto:contactus@fedfinancial.org).**



**FedFinancial**  
Federal Credit Union

**Come Join Us**



[FedFinancial.org](http://FedFinancial.org)

### 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