

# Advantages

**FedFinancial**  
Federal Credit Union

## DISCUSS YOUR NEXT **FIRST MORTGAGE**

### 4TH QUARTER 2025

#### HOLIDAYS/EVENTS

**Monday, October 13, 2025**  
Columbus Day

**Tuesday, November 11, 2025**  
Veterans Day

**Thursday, November 27, 2025**  
Thanksgiving Day

**Friday, November 28, 2025**  
Day after Thanksgiving

**Thursday, December 25, 2025**  
Christmas Day

**Thursday, January 1, 2026**  
New Year's 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



### with **Chuck Goldston**

Chuck Goldston, Director of First Mortgages at FedFinancial, is always ready to help you secure the best deal on your new mortgage. He understands that changes in interest rates and property values can affect your financial decisions, and he's committed to helping you navigate those changes with confidence.



Chuck is available to communicate in whatever way works best for you. You can reach him:

- By office phone: **(301) 881-5626 x1206**
- By cell phone: **(202) 255-4551**
- By email: **[cgoldston@fedfinancial.org](mailto:cgoldston@fedfinancial.org)**
- In person: Visit him every Thursday **at our branch on the FDA Campus**

Whether you're buying your first home or refinancing, Chuck is here to make the process smooth and stress-free.

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.



## NEED **EXTRA CASH?**

### **Skip-A-Pay Can Help!**

FedFinancial's Skip-A-Pay Program is here to give you some financial breathing room. For just \$35, you can skip one month of payments on your personal or auto loan.

#### To qualify:

- Your account must be in **good standing**.
- The loan must be at least **90 days old**.
- No other payments skipped in the last **6 months**.

#### Please note:

- Skipping a payment will **increase your total finance charges and extend your loan term by approximately one month**.
- If you have **GAP coverage** on your auto loan, it **does not cover** the skipped payment.

**Ready to apply?** Just complete the form at **[fedfinancial.org/forms](https://fedfinancial.org/forms)**



# Protect Yourself from Fraud and Scams

Fraud and scams are on the rise — and they're becoming more sophisticated every day. At FedFinancial, we're committed to helping our members stay informed and protected. Here are some key tips and insights to help you recognize and avoid common scams.

## COMMON TYPES OF SCAMS:

- **Phishing Emails & Texts:** These messages often look like they're from a trusted source, asking you to click a link or provide personal information.
- **Phone Scams:** Scammers may impersonate financial institutions, government agencies, or even family members to trick you into sending money or sharing sensitive data.
- **Online Shopping Scams:** Fake websites or social media ads may offer deals that are too good to be true — and often are.
- **Romance Scams:** Fraudsters build emotional connections online to manipulate victims into sending money.
- **Impersonation Scams:** Scammers may pretend to be FedFinancial staff or use our name to gain your trust.

## HOW TO PROTECT YOURSELF

- Never share your account details or passwords over email, text, or phone.
- Verify before you trust — if something feels off, contact the company or person directly using a known number or website.
- Monitor your accounts regularly for suspicious activity.
- Use strong, unique passwords and enable multi-factor authentication whenever possible.
- Report suspicious activity immediately to FedFinancial or the appropriate authorities.

## FEDFINANCIAL IS HERE TO HELP

- If you ever receive a suspicious message claiming to be from FedFinancial, do not respond. Instead, contact us directly at [fedfinancial.org](https://fedfinancial.org) or call our member services team.

Verify  
before you  
trust!



TOGETHER, WE CAN  
STAY ONE STEP AHEAD  
OF FRAUD.

## WOW! This rate? These rewards? I love FedFinancial!

### FedFinancial VISA Rewards Card gives you:

**10.99% APR\***    **1.5% Cash Back**    **No Annual Fee**



\*APR is Annual Percentage Rate. Rates are subject to change and based on creditworthiness. Other rates may apply. Cash back rewards are net of returns and exclude cash purchases such as PIN-based purchases and purchases of travelers checks, money orders, etc.

**FedFinancial**  
Federal Credit Union

Come Join Us



[FedFinancial.org](https://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