

# Advantages

**FedFinancial**  
Federal Credit Union

ENJOY THE **FREE PERKS OF MEMBERSHIP!**

## 4TH QUARTER 2026

### HOLIDAYS/EVENTS

**Monday, October 12, 2026**  
Columbus Day

**Wednesday, November 11, 2026**  
Veterans Day

**Thursday, November 26, 2026**  
Thanksgiving

**Friday, November 27, 2026**  
Day After Thanksgiving

**Friday, December 25, 2026**  
Christmas

**Friday, January 1, 2027**  
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

We're brewing up something special! As a member, you can enjoy a little extra perk with your morning coffee on us. Check out the following dates and make plans to take advantage of your **FREE coffee!**

### Here's How It Works

**1.** Pick up your complimentary mug and coffee card at the branch in Building 2.

**2.** Bring them to Building 32's cafeteria during Free Coffee Week and **enjoy one free cup of coffee.**

Stop by the branch at the beginning of each month to pick up that month's coffee card.



### Mark Your Calendar for Free Coffee Weeks

- ▶ October 12–18 A little perk, just for being a member.
- ▶ November 9–15
- ▶ December 14–20

## Does timing really matter when financing a car?

Yes. While interest rates and your credit profile matter most, when you buy can influence:

- ▶ Vehicle price negotiations
- ▶ Manufacturer or dealer incentives
- ▶ Your overall loan amount (which affects total interest paid)

Smart timing—combined with the right auto loan—can significantly reduce your total cost.

### The Best Times of Year to Buy and Finance a Car

#### End of the Year (October–December)

- ▶ Best for: Negotiating price and inventory discounts

Dealerships often want to clear out current-year inventory before new models arrive. This makes late fall and especially December one of the most popular times to buy.

#### Why it works:

- ▶ Dealers are motivated to hit annual sales goals
- ▶ Year-end promotions and incentives may be available
- ▶ Lower vehicle prices can mean smaller loan amounts

Budget tip: A lower purchase price reduces the total amount you finance, which can save on interest even if rates stay the same.

### New Model Release Periods (Late Summer–Early Fall)

- ▶ Best for: Buying the outgoing model year

When new models arrive, dealerships often discount previous versions to make room.

#### Why it works:

- ▶ Outgoing models are brand new but cost less
- ▶ Manufacturers may offer incentives
- ▶ You still benefit from modern features and warranties
- ▶ If you don't need the latest model year, this timing can offer excellent value.

### Late Winter

- ▶ Best for: Negotiation leverage

Periods when fewer people shop—like winter months or mid-summer—often lead to better pricing flexibility.

#### Why it works:

- ▶ Dealers are more open to negotiation



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## Why Financing With Your Credit Union Matters — Any Season

No matter when you buy, financing through a credit union can help you make the most of seasonal opportunities.

### Credit union benefits include:

- ▶ Competitive auto loan rates
- ▶ Transparent terms and fewer surprises
- ▶ Preapproval that strengthens your negotiating power
- ▶ Personalized guidance focused on your budget
- ▶ Preapproval helps you focus on the vehicle price—not just the monthly payment.



## Seasonal Car Buying Checklist

### Before financing a vehicle, ask:

- ▶ Am I taking advantage of seasonal pricing or incentives?
- ▶ Have I compared the total loan cost—not just the payment?
- ▶ Did I get preapproved before shopping?
- ▶ Am I buying a model year that offers the best value?
- ▶ Does this purchase fit my long-term budget?

At your credit union, we help members time their purchase, compare options, and choose auto loans that fit their budget—no matter the season.

## What to Do if You Have Become a Victim of Identity Theft

Taking these steps can help you regain control over your identity and minimize the potential damage caused by identity theft.

### 1. Stay Calm and Assess the Situation



Determine the extent of the identity theft. Review your credit reports, bank statements, and account statements for unauthorized activity.

### 2. Place a Fraud Alert



Contact one of the three major credit bureaus (Equifax, Experian, or TransUnion) to place a fraud alert on your credit report. This makes it harder for identity thieves to open accounts in your name.

### 3. Request Your Credit Report



Obtain a free copy of your credit report from AnnualCreditReport.com. Review it for any unfamiliar accounts or inquiries.

### 4. Report to the Authorities



**File a report with the Federal Trade Commission (FTC):** You can do this on IdentityTheft.gov. The FTC will provide you with a recovery plan based on your situation.

**File a police report:** Report the identity theft to your local police department, especially if the thief used your information to commit crimes.

### 5. Contact Your Financial Institutions



Inform your credit union and credit card companies about the identity theft. They can close affected accounts and help you monitor for further unauthorized transactions.

### 6. Secure Your Online Accounts



Change passwords for your online accounts immediately. Use strong, unique passwords and consider enabling two-factor authentication where available.

### 7. Dispute Unauthorized Transactions



If you see unauthorized charges or accounts on your credit report, contact the creditors to dispute these charges and request the accounts be closed.

### 8. Consider a Credit Freeze



You can place a credit freeze on your credit reports to prevent new creditors from accessing your credit file without your consent. Contact each of the three credit bureaus to do this.

### 9. Monitor Your Credit



Keep an eye on your credit reports and accounts for any signs of further identity theft. Consider enrolling in a credit monitoring service.

### 10. Educate Yourself



Understand how to protect yourself in the future. This includes being mindful of sharing personal information online and regularly checking your financial statements.

### 11. Follow Up



The recovery process can be lengthy. Make sure to keep records of all communications and follow up until all issues are resolved.

### 12. Seek Professional Help



If you feel overwhelmed, consider reaching out to a professional identity theft recovery service for assistance.

### Important Contacts

- ▶ Federal Trade Commission (FTC): 1-877-438-4338 or [identitytheft.gov](https://identitytheft.gov)

#### Credit Bureaus:

- ▶ Equifax: 1-800-349-9960
- ▶ TransUnion: 1-800-680-7289
- ▶ Experian: 1-888-397-3742

**FedFinancial**  
Federal Credit Union

Come Join Us



[FedFinancial.org](https://www.fedfinancial.org)

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