

# Advantages

**FedFinancial**  
Federal Credit Union

1ST QUARTER 2024

## HOLIDAYS/EVENTS

**Monday, January 1, 2024**  
New Year's Day

**Monday, January 15, 2024**  
Martin Luther King, Jr. Day

**Monday, February 19, 2024**  
Washington's Birthday

## 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

## Board Elections

Nothing exemplifies the credit union industry motto "People Helping People" more than the members of our Board of Directors. Each year, Credit Union members elect volunteers from among the membership to share their time and talents. As a volunteer, you'll be a representative voice for your fellow members and have a real impact on all major changes to and the overall direction of the Credit Union. We are always looking for volunteers to fill important roles in guiding FedFinancial's success.

**Nominations for positions on the Board of Directors may be attained in two ways:**

- 1) by a Nominating Committee approved by the Board of Directors, and
- 2) by authorized petition submitted by an interested member.

Serving on this year's Nominating Committee are Christopher Cole, Michael Dreis, and Yvonne Hefley. The Committee has nominated Donald Demers to fill the open two-year term and JoAnn Crowder, Kenneth Harris and Janet Yellin to fill the three open three-year terms on FedFinancial's Board of Directors. Mr. Demers, Ms. Crowder, Mr. Harris and Ms. Yellin are current Directors and have experience serving on the Board. If you would also like to be considered for service on the Board, you may submit a nomination petition signed by 40 members of the Credit Union, a number representing one percent of the Credit Union's membership as of September 30, 2023. The petition must be submitted to the Secretary of the Credit Union by March 11, 2024. It should be accompanied by a certificate from the nominee declaring they will serve if elected, and a brief statement of qualifications and biographical data. The names of all persons nominated by the petition process and the Nominating Committee will be posted in the Credit Union by March 19, 2024. If nominees exist other than the four put forth by the Nominating Committee, an election will be held to determine who will fill the four vacancies on the Board of Directors. Should no other nominees be put forward, the candidates submitted by the Nominating Committee will be declared elected by consent at the Annual Membership Meeting on April 23, 2024.

## Employee Spotlight: Naomi Lloyd

Naomi was born in Paramaribo, Surinam (South America) of Guyanese descent. She moved to the USA in 1996 and was raised in Long Island where she lived until 2012. Growing up, Naomi was very active in dance and music which she still enjoys. In addition to those activities, Naomi also enjoys reading and a good cup of coffee or tea. She is a wife and mother of three that enjoys spending time with her family and loved ones.

Prior to working at FedFinancial FCU, Naomi has worked in the collection industry for over 10 years in various positions. Naomi started working as a representative of the company that FedFinancial uses for collections back in 2013. She also has experience in repossessions and customer service. Furthermore, she's recently obtained her notary license for the state of Maryland. Naomi is thrilled to be a part of FedFinancial and looks forward to many more adventures with our team!



**Hurry - This Offer Ends Soon!**



# OPEN OR SWITCH to a Rewards Card **AND GET \$100!**

*Cash bonus is rewarded when you spend \$1,000 on a new VISA® Rewards Card by January 31, 2024.*

## Benefits of the FedFinancial VISA® Platinum Rewards Card

- **1.5% Cash Back on All Purchases**
- **Low Interest Rate**  
*As low as 12.24% APR tied to WSJ Prime Rate*
- **No Annual Fee**

*This offer is available on new Rewards cards and FedFinancial VISA® Platinum cardholders who switch to Rewards. To switch, apply online and tell us you want to switch your current card in the comments section.*

APR is Annual Percentage Rate. Must meet credit and underwriting standards to be approved for a card from FedFinancial. Rates vary based on credit worthiness. You will earn a one-time cash bonus of \$100 if you spend at least \$1,000 by January 31, 2024. Bonus will be deposited to your FedFinancial deposit account by February 29, 2024. Cash back rewards and bonus are calculated on purchases net of returns and exclude cash purchases such as PIN-based purchases and purchases of traveler's checks, money orders, etc.

 **Apply Online:**  
FedFinancial.org

**Email:**  
loans@fedfinancial.org

**Call:**  
301-881-LOAN (5626)

## SpendFlex is Here!

### What is SpendFlex?

For the first time ever, you can turn your eligible FedFinancial debit card purchases into monthly installment plans. Here's how it works!

1. Make a purchase on your debit card
2. Go to the SpendFlex tab on your digital banking app
3. Select the offer that works best for you
4. Have your purchase amount deposited back into your account
5. Enjoy the financial flexibility of repaying your purchase amount in smaller payments

**LEARN MORE** - Watch a recording of our informational video on SpendFlex at: <https://www.fedfinancial.org/spendflex>



**FedFinancial**  
Federal Credit Union

**Come Join Us**

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

**Supervisory Committee**  
Barbara Carry, Chair  
Matthew Amann  
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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