

# Advantages

**FedFinancial**  
Federal Credit Union

**4TH QUARTER 2023**

## HOLIDAYS/EVENTS

**Monday, October 9, 2023**  
Columbus Day

**Friday, November 10, 2023**  
Veterans Day Observed

**Thursday, November 23, 2023**  
Thanksgiving

**Friday, November 24, 2023**  
Day After Thanksgiving

**Monday, December 25, 2023**  
Christmas Day

**Monday, January 1, 2024**  
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

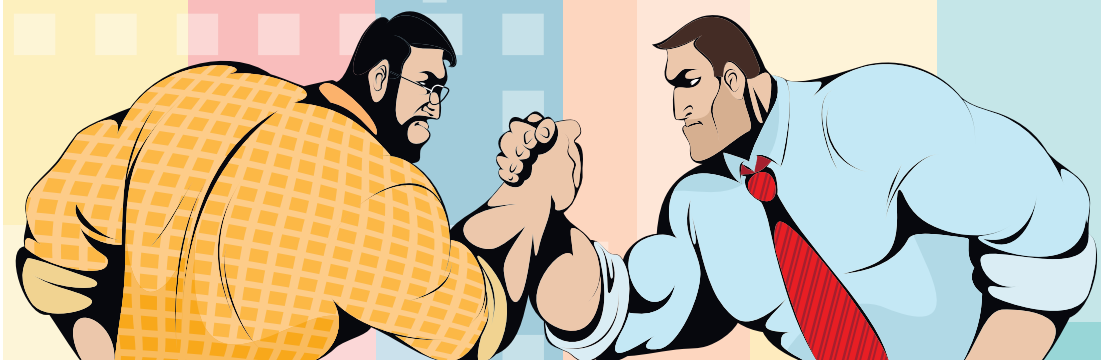
10903 New Hampshire Avenue  
Building 2  
Silver Spring, MD 20903

**Hours:** M-F 9 a.m. – 3 p.m.

## MAILING ADDRESS

10903 New Hampshire Avenue  
Building 2  
Silver Spring, MD 20903

## Nobody Beats Our ARM!



### Apply Now for an Adjustable-Rate Mortgage

Compare our ARM to the competition and see the difference. In August, our ARM Rate was 1.125% lower than the rate on the average 30-year fixed-rate mortgage according to *Mortgage News Daily*.

For more information, contact **Chuck Goldston**, Director of First Mortgages at  
**(240) 290-4401** or [cgoldston@fedfinancial.org](mailto:cgoldston@fedfinancial.org).

APR = Annual Percentage Rate. ARM = Adjustable-Rate Mortgage. 7/6 ARM = Adjustable-Rate Mortgage offered by FedFinancial FCU which is fixed for the first 7 years and changes every 6 months thereafter based on the Secured Overnight Financing Rate. Rate adjustment cannot exceed 5% at the initial change or 1% during any other change or 5% over the life of the loan.



## Same Debit Card. More Flexibility.

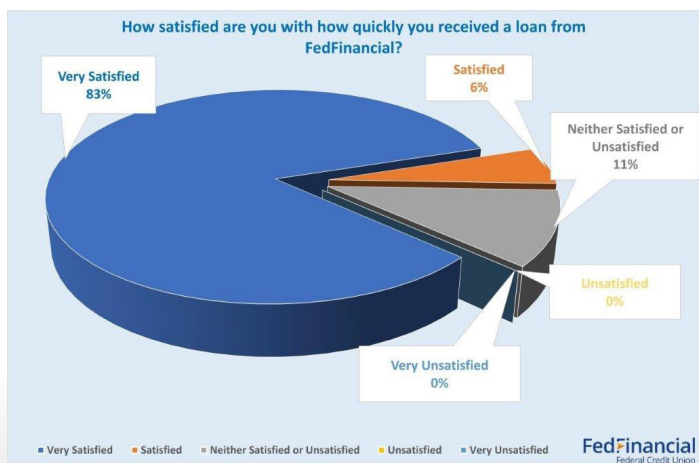
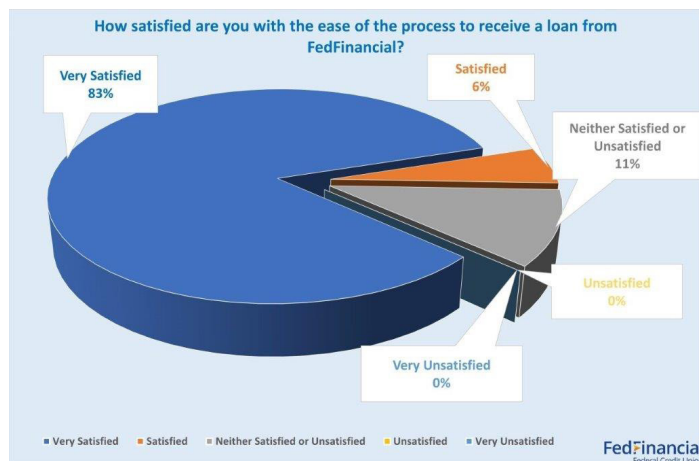
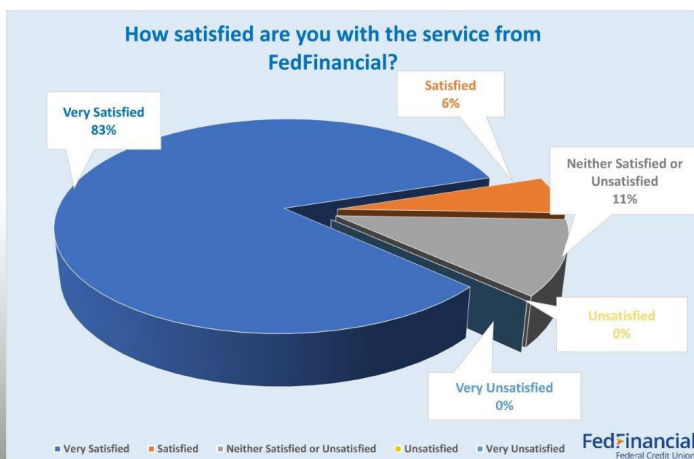
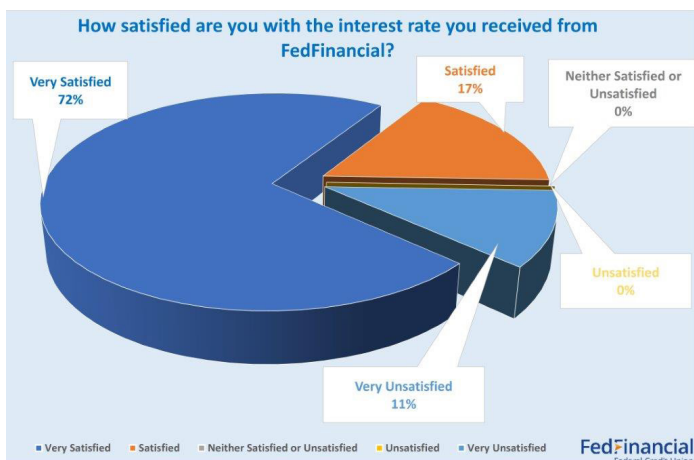
**Our Buy Now, Pay Later program- SpendFlex, is just around the corner!**

Use your debit card when you shop and fit larger purchases into your budget by financing the transactions through monthly installments. We'll help with the rest. Please watch out for more information on this program which will be coming soon!



# Experience the Ease of Borrowing with FedFinancial

FedFinancial is your source for loans. More than 83% of members that received a loan from FedFinancial over the past 6 months and replied to our survey said that they were extremely satisfied with the ease of the loan process. More than another 5% said they were satisfied. You can feel comfortable knowing borrowing through FedFinancial will be quick and easy. You can apply for a loan at [fedfinancial.org](https://fedfinancial.org) or tell the Member Service Specialist that answers your call that you would like to borrow through FedFinancial.



**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  
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