

Advantages

FedFinancial
Federal Credit Union

1ST QUARTER 2021

HOLIDAYS/EVENTS

Friday, January 1, 2021

New Year's Day

Monday, January 18, 2021

Birthdays of Martin Luther King, Jr.

Monday, February 15, 2021

Washington's Birthday

REMINDER

Our branch opens at 12:30 p.m. on the 4th Wednesday of every month.

To maintain our high service standards, we have staff training on the fourth Wednesday of every month. Please remember the opening time on these days is 12:30 p.m.

BRANCH

10903 New Hampshire Ave.
Building 2
Silver Spring, MD 20993
Hours: M-F 9 a.m. – 3 p.m.

MAILING ADDRESS

11233 Lockwood Drive,
Silver Spring, MD 20901

Board of Director Elections

Nominees for the Board of Directors and Nomination by Petition

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 serve. At the core of Credit Union decision-making, members of the Board have real impact on all major changes at FedFinancial. Our nature as a not-for-profit, member-owned cooperative leads to this voting structure, unlike banks which pay directors to benefit stockholders.

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, Yvonne Hefley and Don Demers. Mr. Cole was named as the Chairperson of the Committee. The Committee has nominated Jo Ann Crowder, Kenneth Harris and Janet Yellin to fill the three current openings on FedFinancial's Board of Directors. Ms. Crowder, Mr. Harris and Ms. Yellin are current Directors and have volunteered to serve the Credit Union for many years. If you would also like to be considered for service on the Board, you may submit a nomination petition signed by 43 members of the Credit Union, a number representing one percent of the Credit Union's membership as of September 30, 2020. The petition must be submitted to the Secretary of the Credit Union by March 18, 2021. 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 23, 2021. If nominees exist other than the three put forth by the Nominating Committee, an election will be held to determine who will fill the three 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 27, 2021.



FedFinancial VISA Platinum Rewards Credit Card Voted Best Value by Our Cardholders

When you compare the benefits available in our VISA Platinum Rewards Credit Card, it is not hard to see why our cardholders selected this card as having the best overall value compared to other credit cards. We offer benefits that by themselves would be a significant value, but when you add them together, they offer an extra-ordinary deal. These benefits include:

- 1 **1.5% Cash Back Rewards on All Purchases***
- 2 **An Interest Rate as Low as 6.99% APR****
- 3 **Free Balance Transfers**

You can search high and low, but it will be next to impossible to find any other card that provides you with the overall value that our card provides. So what are you waiting for? Apply today either through our website (www.fedfinancial.org) or by contacting us at 301-881-5626 or loans@fedfinancial.org.

*Net of returns. Excludes cash purchases such as PIN-based purchases and purchases of travelers' checks, money orders, etc.

**APR is Annual Percentage Rate. Rates are subject to change and may vary based on your credit score.

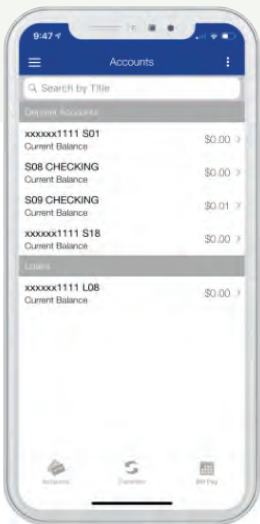
Rates are variable and based on the Wall Street Journal Prime Rate.

Utilize the Skip-A-Pay Program for Your Post Holiday Cash Needs

If you need additional cash after this holiday season or anytime during the year, our Skip-A-Pay Program is available to help. This program allows you to skip any one monthly payment or two consecutive bi-weekly payments on your personal or auto loan for just \$35, deducted from your checking or savings. Your account must be in good standing, and the loan must be at least 90 days old and must not have had any other skipped payments in the last 6 months. Skipping a payment will result in higher total finance charges than if you made payments as originally scheduled and will extend the term of your loan by approximately 1 month. If you purchased GAP (Guaranteed Asset Protection) on your auto loan, claim coverage does not extend to the amount of the payment(s) skipped.

To apply, just complete the form available on our website at www.fedfinancial.org/forms.

For more information, please email us at loans@fedfinancial.org or call us at (301) 881-5626.



FedFinancial Mobile App Makes Banking Convenient

Did you know that our mobile app provides you access to your account balances, transaction history, and the opportunity to transfer between accounts? You can even pay your bills and deposit checks. You will find our mobile app to be very intuitive and easy to use. Download the app on the Apple App Store or access the Android app on Google Play and enjoy a whole new level of convenience.



FedFinancial
Federal Credit Union

Come Join Us

Management

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

Supervisory Committee

Don Demers, Chair
Matthew Amann
Barbara Carry
JoAnn Crowder

Board of Directors

Russell Abbott, Chair
Christopher Cole, Vice Chair
Michael Dreis, Treasurer
Kenneth Harris, Secretary
JoAnn Crowder
Yvonne Hefley
Janet Yellin



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