

# Advantages

**FedFinancial**  
Federal Credit Union

2ND QUARTER 2024

## HOLIDAYS/EVENTS

**Monday, May 27, 2024**  
Memorial Day

**Wednesday, June 19, 2024**  
Juneteenth National  
Independence Day

**Thursday, July 4, 2024**  
Independence 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

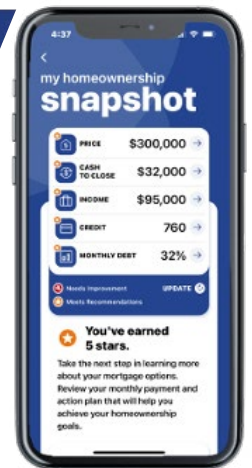
10903 New Hampshire Avenue  
Building 2  
Silver Spring, MD 20903

## Achieve Your Homeownership Goals

With the Homejourney App from our Friends at Mortgage Markets CUSO.

# FINANCIAL FITNESS

## FOR HOMEOWNERSHIP



Become a homeowner sooner with the free all-in-one financial fitness app, **MMCUSO Homejourney**, from Mortgage Market CUSO. Access all the tools you need to set, follow and achieve all your homeownership goals.

## Achieve your Homeownership Goals



### Manage your Financial Accounts

Get a consolidated, real-time view of your bank accounts, credit cards, auto loan, student loan, retirement, and investment accounts.



### Start your Home Search

Search real estate listings ad free within our app via our private home search engine. See recently sold homes and open houses, favorite properties you like, and save your searches to get notified of new listings matching your customized search criteria. Track your own home value and equity after purchase.

Enter your personal  
invitation code when  
creating your account:

**FEDFINCU**



MMCUSO Homejourney



Download on the  
**App Store**



GET IT ON  
**Google Play**

## Never Pay to Use an ATM Again

At FedFinancial, we offer 80,000+ Free ATMs across the nation so that you never have to pay to use an ATM again. It is easy to find these ATMs because they are almost everywhere. This includes all 7-Eleven stores nationwide and many CVS and Walgreen stores and several gas stations and other convenience stores. To find the closest free ATM to you, visit [www.fedfinancial.org/atms](http://www.fedfinancial.org/atms), put in your current location and find the several ATMs located right next to you.

This is just one of the benefits of having a checking account with FedFinancial. To hear about the other benefits, please call (301) 881-LOAN (5626) or email [contactus@fedfinancial.org](mailto:contactus@fedfinancial.org) and ask about the benefits available from a FedFinancial checking account. You will be glad you did!



## Is This Environment Just Made for Adjustable-Rate Mortgages?

With 30-year fixed-rate mortgages exceeding 7%, wouldn't it be great to find an option that is less than 6%? You can get such a rate that will stay stable for seven years and then will adjust according to the Secured Overnight Financing Rate (SOFR) every six months thereafter. While some people are reluctant to get an adjustable-rate mortgage due to their fear of rates rising further, if you believe that rates will ultimately decline in the future, then this is the mortgage for you. You will save while current rates on fixed-rate mortgages are much higher than the current adjustable-rate mortgage and then when rates drop below the rate you have on your adjustable mortgage, you have the ability to refinance to a lower rate on a fixed-rate mortgage.

It makes you wonder if adjustable-rate mortgages were made for this type of situation. If you want more information on how to get a low rate adjustable-rate mortgage, please email our Director of First Mortgages, Chuck Goldston, at [cgoldston@fedfinancial.org](mailto:cgoldston@fedfinancial.org) or call him at (301) 881-LOAN (5626) x1206.



**HOT LIMITED OFFER**

**FedFinancial**  
Federal Credit Union

**Personal Loan**

**RATES AS LOW AS 7.40% APR\***

**WHILE THEY LAST!**

**APPLY ONLINE SALE**

- ▶ Apply Online: [fedfinancial.org](http://fedfinancial.org)
- ▶ Email: [loans@fedfinancial.org](mailto:loans@fedfinancial.org)
- ▶ Call: 301-881-LOAN (5626)

\*APR is Annual Percentage Rate. Rates are subject to change and based on creditworthiness. Other rates may apply. Loan must fund by 4/30/2024.

**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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