

# Advantages

**FedFinancial**  
Federal Credit Union

3RD QUARTER 2024

## HOLIDAYS/EVENTS

Thursday, July 4, 2024  
Independence Day

Monday, September 2, 2024  
Labor 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

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FOR YOUR  
WHEELS!**

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- Sweet 1.5% in cash back on all purchases.

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\*APR is Annual Percentage Rate. Applicant must meet credit and underwriting standards to be approved for a card from FedFinancial. Rates vary based on creditworthiness. Cash back rewards are net of returns. Excludes cash purchases such as PIN-based purchases and purchases of travelers' checks, money orders, etc. Data from Lending Tree.



## FedFinancial Participates in FDA Campus Events

The Credit Union participated in two events over the past quarter. During Bring Your Child to Work Day, the Credit Union gave out toys and candy to all the children that FDA employees brought with them to work while also offering to make the initial \$25 deposit for a child to join the Credit Union.

FedFinancial also gave shirts to all members at the White Oak Classic in early May and encouraged individuals to utilize the great rates available on financial services through the Credit Union.



◀ The Credit Union's Member Service Specialist, Naomi Lloyd and CEO, Jon Rhodes, provide kids with toys and their parents with coupons for the initial deposit to open an account at the Credit Union for those attending the Bring Your Child to Work Day on the FDA campus.



▶ The Credit Union's Director of Lending, Carlton Brooks, talks with a member during the White Oak Classic.

## Travel Scam Prevention Tips

**Scammers don't take days off. When you do, protect yourself from these common travel scams:**

**"Free" vacations** | You've probably seen ads online for "free" vacations. Or you may have received emails, calls, or text messages saying you've won a vacation, even though you never entered a contest. If you respond to these offers, you'll quickly learn that you have to pay some fees and taxes first — so your "free" vacation isn't really free. A legitimate company won't ask you to pay for a free prize.

**Robocalls about vacation deals** | You might get robocalls offering you vacation deals at a discounted price. Robocalls from companies trying to sell you something are illegal unless the companies have written permission, directly from you, to call you that way. If someone is already breaking the law by robocalling you without permission, there's a good chance it's a scam. At the very least, it's a company you don't want to do business with.

**International travel document scams** | You might see sites that claim to be able to help you get an international travel visa, passport, or other documents. These sites are just copycats of the U.S. Department of State website. But these sites charge you high fees, including fees for services that are free on the U.S. Department of State's website.

**International driving permit scams** | An international driving permit (IDP) translates your government-issued driver's license into 10 languages. Scammers create websites to sell fake IDPs, or try to sell them to you in person or some other way. If you buy a fake IDP, you'll be paying for a worthless document. But, even worse, you also could face legal problems or travel delays if you're detained for using it to drive in a foreign country. Only the U.S. Department of

State, the American Automobile Association (AAA), and the American Automobile Touring Alliance (AATA) are authorized to issue IDPs.

**Vacation home scams** | These days, it's easy to connect directly with property owners who advertise their vacation homes online. But scammers are also trying to get your rental booking. For example, they hijack real rental listings and advertise them as their own, so when you show up for your vacation, you find out that other people are also booked for the same property. You have no place to stay, and your money is gone. Other scammers don't bother with real rentals — they make up listings for places that aren't really for rent or don't exist.

### Three Ways To Avoid Travel Scams

1. Don't sign or pay until you know the terms of the deal. Get a copy of the cancellation and refund policies before you pay. If you can't get those details, walk away. Say "no thanks" to anyone who tries to rush you without giving you time to consider the offer.
2. Do some research. Look up travel companies, hotels, rentals, and agents with the words "scam," "review," or "complaint." See what others say about them before you commit. Also, check that the address of the property really exists. If the property is located in a resort, call the front desk and confirm their location and other details on the contract.
3. Don't pay with wire transfers, gift cards, or cryptocurrency. Dishonest travel package promoters might tell you to pay in one of these ways, but that's a sure sign of a scam, and there's likely no way to track your money or get it back.

**FedFinancial**  
Federal Credit Union

Come Join Us

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Ken deMello, CFO  
James Johnson, COO

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