



THE FINANCIAL INFORMANT

JANUARY 2026

INTRODUCING OUR NEW NEWSLETTER SERIES: APB MEMBER SPOTLIGHT

We are excited to launch a new feature article in our newsletter, the APB Member Spotlight. Each quarter, we will highlight an outstanding member of our community whose service, dedication, and personal journey help shape the heart of our credit union. For our very first spotlight, we are proud to recognize someone whose leadership and commitment have left a lasting impact.

APB MEMBER SPOTLIGHT: MR. DANNY C. GREGG

We are honored to recognize Mr. Danny C. Gregg, a distinguished leader whose lifelong commitment to service continues to elevate our credit union and the broader law enforcement community.

Danny is a native Washingtonian: He was born, raised, and educated in Washington, D.C. Danny's career in law enforcement began as a member of the Metropolitan Police Department (MPD) cadet program in the early 70s. Aside from preparing Danny to become a police officer in the nation's capital, the cadet program and later the police department afforded him an opportunity to pursue his passion for higher education. He earned a degree in Administration of Justice from American University, studied at the Senior Management Leadership Institute at Boston University, participated in the Contemporary Executive Leadership program at George Washington University, and graduated from the FBI National Academy. Over the course of 25 years with MPD, Danny served with integrity, courage, and professionalism, ultimately retiring as an Inspector/Director of the Finance and Resource Management Bureau of MPD in 1995.

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MEMBER NOTICE OF THE 2026 ANNUAL MEETING AND BOARD OF DIRECTORS ELECTIONS

THE VIRTUAL MEETING WILL TAKE PLACE ON

Wednesday, May 27
10:30 a.m.

» RSVP to attend the 2026 Annual Meeting virtually by scanning the QR code.



Please see information about board elections on page 2



APB MEMBER SPOTLIGHT: MR. DANNY C. GREGG

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Gregg's dedication to service did not end with his law enforcement career. Danny went on to become the president and CEO of Police FCU, guiding the credit union through 30 years of growth and modernization. Today, he continues to shape its future as the chair of the board of directors, where his leadership, wisdom, and steady commitment remain invaluable.

Beyond the credit union, Danny is deeply involved in numerous organizations that support both law enforcement and financial stewardship. He serves on several influential boards, including the D.C. Retirement Board's Board of Trustees, the Dollard-Suter Family Fund, the D.C. Metropolitan Police Memorial & Museum, Inc., the Credit Union Mortgage

WANTED:
YOUR POLICE FCU STORIES

**WE'RE ON THE LOOKOUT FOR MEMBER TESTIMONIALS.
TELL US ABOUT YOUR EXPERIENCE WORKING WITH
A POLICE FCU TEAM MEMBER!**

Be part of the Police FCU Story Squad.
Share your testimonial here.
[POLICEFCU.COM/TESTIMONIAL](https://policefcu.com/testimonial)

POLICE
Federal Credit Union

Association, and others. His broad involvement reflects his desire to strengthen the institutions that support officers, their families, and our communities.

Those who know Danny best speak of his strong faith, humility, and unwavering dedication,

qualities that define his character and guide his leadership.

We are proud to highlight Danny C. Gregg in our first Member Spotlight and grateful for the extraordinary impact he continues to have on our credit union and the law enforcement community.

BOARD OF DIRECTORS ELECTIONS

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There are two board of director positions open for this coming year. Police FCU members who are 18 years of age or older, have been a member for a minimum of five years, are in good standing with the credit union, and have not been convicted of a crime involving dishonesty or breach of trust are eligible to run for the board of directors. A nominating committee has been appointed and will accept nominations until March 15, 2026.

Members who wish to be considered by the nominating committee should submit a letter acknowledging their intent to serve in a non-pay, voluntary capacity. Nominees must be willing to attend regular and special meetings of the board when notified and be willing to volunteer a minimum of 40 hours each year to attend credit union-related training courses, conferences and other events.

Please submit your letter by email to bodnominations@policefcu.org

or by mail to

Police Federal Credit Union
c/o Andrew Le
9100 Presidential Parkway
Upper Marlboro, MD 20772



FINANCIAL WELLNESS CORNER

Taking care of your finances doesn't have to be overwhelming. Financial wellness starts with understanding where your money is going and making small, intentional adjustments that support your goals. Use these common questions to help guide your financial planning this year.

Q: Why is the new year a good time to review your finances?

A: The start of a new year is a great opportunity to take a fresh look at your financial picture. Reviewing your budget helps you understand what worked last year and where adjustments may be needed as your priorities evolve.

Q: What expenses should you review first?

A: Start by evaluating your fixed expenses, such as rent or mortgage payments, car payments, and insurance. Then review variable expenses like groceries, dining out, entertainment, and everyday spending.

Q: How can reviewing spending habits improve financial wellness?

A: Taking a closer look at where your money goes can reveal habits that impact your budget more than you realize. Expenses like food delivery, coffee on the go, or unused subscriptions can quietly add up over time.

Q: What should you do after identifying areas to cut back?

A: Once you spot opportunities to reduce spending, create a plan to redirect those funds toward saving or investing. Even small changes can help you make progress toward your financial goals each month.

Q: How often should you check in on your budget?

A: Your budget should be an active tool that evolves with you. Regular monthly check-ins, along with periodic reviews throughout the year, help you stay on track and catch small issues before they become bigger challenges.

POWERING THE NEXT 90 YEARS

As you may recall from the kickoff letter last year, Police Federal Credit Union will be completing its technology system upgrade in April 2026. This important enhancement will allow us to serve you better through an improved online and mobile banking experience and enhanced security features.

To help you prepare, we encourage you to review our Upgrade FAQ page, where you'll find the most recent details about what to expect, key dates, and answers to common questions.



For more information, visit, policefcu.com/upgrade.



Need help getting started?

We're here to support you with tips, tools, and personalized guidance. Check out our blog articles at policefcu.com/blog/.



NEW YEAR, NEW FINANCIAL GOALS

A new year brings a fresh start, and the perfect opportunity to reset, refocus, and take charge of your finances. Whether you're working to save more, pay down debt, or improve your overall financial wellness, the steps you take today can set the tone for a strong year ahead.

Start by reflecting on your financial habits from the past year. Review where your money went, your spending patterns, savings progress, and areas where you may have felt stretched. Understanding your habits is the first step toward creating change. Once you have a clear picture, set specific, realistic goals for the year ahead. Instead of broad resolutions like "save more," define measurable targets such as saving \$1,200 by the end of the year or reducing credit card debt by 25%. Specific goals give you direction and make progress easier to track.

After setting your goals, put systems in place that make saving and budgeting simpler. Automate transfers to your savings account so you're consistently and routinely setting money aside. Consider opening a separate account dedicated to your emergency fund, vacation savings, or future home down payment. When your savings happen automatically, it becomes part of your routine, just like paying a bill.

If paying off debt is one of your goals, explore strategies like the debt snowball method, where you pay off smaller balances first for quick wins. Or try the avalanche method, where you target higher-interest debt to save on interest over time. Both can help you build momentum and stay motivated.

Remember, progress doesn't always mean perfection. Financial wellness is a journey that includes adjustments, learning, and growth. Some months may go exactly as planned; others might bring unexpected challenges. What matters most is staying consistent and focused on your long-term vision.

As the year unfolds, take time to celebrate your milestones, big or small, and re-evaluate your goals every few months to stay aligned with your priorities.

Ready to make 2026 your strongest financial year yet? We're here to help with the tools, tips, and personalized guidance you need to reach your goals. Visit policefcu.com/blog/ to get started.



LENDING RATE DISCOUNT PROGRAM

As a member of Police Federal Credit Union, getting a great loan rate is easier than you think. Our Loan Rate Discount Program is designed to reward your loyalty and help you save more on your next loan.

With cumulative discounts up to **1.75% APR**, members can enjoy lower rates when financing a new vehicle, consolidating debt, or covering personal expenses. The more discounts you qualify for, the more you save, making it easier to borrow with confidence and reach your financial goals faster!

Here's how it works: Each eligible discount you earn stacks, reducing your rate even further. That means lower monthly payments, less interest over time, and more money left in your budget for the things that matter most.

At Police FCU, we know that every dollar counts. Our Loan Rate Discount Program is just one of the many ways we support our members' financial success. You serve and protect our community; let us return the favor by helping you make the most of your hard-earned money.

Learn more about this exclusive member benefit at policefcu.com/lending/additional-lending-service/

Police Federal Credit Union

Headquarters and Branch Office

9100 Presidential Parkway
Upper Marlboro, MD, 20772
Branch Hours: 9:00 a.m.-5:00 p.m., M-Th.
9:00 a.m.-6:00 p.m., F.
Drive-Thru Hours: 8:00 a.m.-6:00 p.m., M-F.
8:30 a.m.-12:30 p.m., Sat.

DC Branch Office

441 4th Street, NW, 11th Floor
Washington, D.C., 20001
Branch Hours: 8:00 a.m.-3:00 p.m., M-F.

MPD Academy Branch Office *Restricted Access*

4665 Blue Plains Drive, SW
Washington, D.C., 20032
Please check website for current hours.

Phone: 301.817.1200
Audio Response - Banking By Phone: 301.817.1201
Fax: 301.817.1230

policefcu.com

E-mail: Visit our website and click Contact Us.

Address for all correspondence:

**Police Federal Credit Union
9100 Presidential Parkway
Upper Marlboro, MD 20772**

For current rates on Police FCU deposit and loan options, visit policefcu.com or call 301.817.1200 or 877.ARU.PFCU (278.7328) toll-free.

Police FCU by the numbers

As of November 30, 2025
Membership.....13,922
Assets.....\$178,778,161
Shares.....\$148,353,506
Loans.....\$115,577,401

Surcharge-Free ATM Locations

Visit policefcu.com for your nearest ATM or shared branch.

DC

First District - 101 M St., SW
Third District - 1620 V St., NW
Fourth District - 6001 Georgia Ave., NW
Sixth District - 5002 Hayes St., NE
Seventh District - 2455 Alabama Ave., SE
MPD Police Training Academy
4665 Blue Plains Dr., SW
National Law Enforcement Museum
441 4th St NW, 11th Floor

MD

Upper Marlboro
Police FCU Building
9100 Presidential Pkwy.
MD Police & Correctional
Training Commission
6852 4th St., Sykesville
121 Shared Branches
in the MD/DC/VA area:
MD - 10, DC - 15, VA - 96
5,000+ nationwide ATMs



HOLIDAY CLOSINGS

Presidents Day: Monday, February 16
Memorial Day: Monday, May 25
Juneteenth: Friday, June 19



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**THERE ARE A
LOT OF WAYS
WE BACK
THE BLUE**

Here's one more.

Save on your next auto
loan with a great low
rate from Police FCU.



APPLY TODAY AT
POLICEFCU.COM



FOR MORE INFORMATION OR TO APPLY TODAY, VISIT POLICEFCU.COM OR CALL 301.817.1200.