

APB MEMBER SPOTLIGHT

Darrell Poston

**Police Federal Credit Union
Member Since 2006**

As a member of the law enforcement community, Mr. Poston has always wanted to support those who support us, the officers. When looking for a trusted financial partner, Police Federal Credit Union was the obvious choice. He has been a member now for 20 years.

"I started with MPD, then went to USMS, and then to DHS and have over 30 years in law enforcement, so I understand devotion to duty. The folks at Police FCU treat members with the same kind of commitment. The staff will bend over backwards to help you, and management is quick to assess any problems or concerns that may arise," said Mr. Poston.

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A LEGACY OF TRUST, A FUTURE OF INNOVATION

We're excited to share that our technology systems upgrade is complete! This marks a major milestone for Police Federal Credit Union, and it's all centered around delivering a faster, more seamless, and more powerful banking experience for you.



The Police FCU Technology Upgrade team completed the upgrade on April 13.

With this upgrade, members now have access to an enhanced digital banking experience designed to make managing your finances easier than ever. From improved navigation and streamlined account access to upgraded security features and new tools, everything was built in consideration of your convenience and peace of mind.

Of course, upgrades like this don't happen without a little disruption along the way, and we want to sincerely thank you for your patience, flexibility, and support throughout the process. We know change can sometimes feel inconvenient, but it also opens the door to better performance, stronger security, and a more modern experience.

What's New for You

Now that the upgrade is complete, here's what you can expect:

- A refreshed digital platform that's easier to navigate.
- Faster and more reliable access to your accounts.
- Enhanced security features to help protect your information.
- A redesigned mobile app experience with improved functionality.

If you haven't already done so, be sure to log in to your account or explore the new mobile app to get familiar with the updated experience. If you need assistance at any point, our team is here and happy to help.

We're grateful to serve a membership that is as engaged, patient, and supportive as you are. Thank you for being part of Police Federal Credit Union and for growing with us through this exciting next chapter.

APB MEMBER SPOTLIGHT: DARRELL POSTON

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Mr. Poston says he primarily interacts with the service reps and that they are incredibly helpful. Over the years he's been a member, he's had numerous auto loans. He also stated that Rhonisha and Ashley have helped him with several share certificates and really improved his financial wellness.

One of the things that has become very clear to Mr. Poston over the course of his membership at Police FCU is that the entire team makes it clear they back the blue.

Do You Have a Story to Tell?

We love spotlighting our members and their experience with Police Federal Credit Union. If you are interested in being a part of our member spotlight, visit policefcu.com/membership/testimonial to learn more and submit a request for an interview. Someone from the Police FCU team will reach out!



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- Darrel Poston

WANTED:

YOUR POLICE FCU STORIES

HAVE YOU HAD A GREAT EXPERIENCE WITH OUR TEAM? HAS ONE OF OUR ACCOUNTS OR LOANS HELPED YOU REACH A FINANCIAL GOAL?

Submit a testimonial on the Police FCU website! It's quick and easy, and your feedback helps us continue improving our offerings and serving you better.



Thank you for being a valued member of Police FCU. Your voice matters, and we can't wait to hear it.
POLICEFCU.COM/MEMBERSHIP/TESTIMONIAL



BACKING THE BLUE WITH SOME GREEN

Refer someone who qualifies to be a Police FCU member and you both earn \$100!

Do you know someone who would benefit from better banking? Now is the perfect time to share Police FCU membership with your co-workers and family. Refer someone who qualifies to be a Police FCU member and you both earn \$100! When you refer someone to Police FCU, you're doing more than just making a recommendation; you're helping them gain access to valuable benefits like competitive loan rates, convenient digital tools, and exclusive member perks.

Learn more about how you can refer and earn your \$100 bonus when you visit policefcu.com/membership/refer.



HOME IMPROVEMENT COSTS ARE RISING. HERE'S HOW TO SAVE AND PAY SMART.

If you've been thinking about tackling a home improvement project, you may have noticed a few things, one of them being that costs are higher than ever. Materials like lumber and appliances are more expensive, there are labor shortages in skilled trades, and home renovation prices have steadily increased over the past few years. Whether you're planning a kitchen upgrade, bathroom remodel, or simple repairs, it's important to go in with a strategy to keep your project on budget.

Why Costs Are Climbing

Supply chain disruptions, inflation, and high demand have all contributed to rising home improvement costs. Contractors are busier than ever, and material prices can fluctuate quickly. That's why planning ahead and shopping smart can make a significant difference.



How to Get the Best Price on Your Project

Before committing to a contractor, take the time to bid out your project. This means getting multiple estimates so you can compare pricing, timelines, and scope of work. Experts recommend the following process:

- **Get at least three quotes:** This will give you a good range of what your project should cost and what to expect.
- **Be specific:** Provide each contractor with the same details so you're comparing apples to apples.
- **Ask questions:** Make sure you understand what's included and what's not.
- **Check reviews and references:** The lowest price isn't always the best value if quality suffers. Ask for past client references and pictures from recent work.
- **Look for timing opportunities:** Some contractors offer lower pricing during slower seasons.

You can also save by working with a contractor who will let you source materials yourself, watch for sales, or choose alternative materials that offer a similar look at a lower cost.

Smart Ways to Pay for Your Project

Once you've secured the best price, the next step is deciding how to pay for it. While using savings is always a great option, there are other ways to finance your project while keeping your financial goals on track.

- **Home equity loans or lines of credit (HELOCs):** These options often offer lower interest rates and are ideal for larger projects.
- **Personal loans:** A flexible option with fixed payments that can help you cover costs without tapping into your home's equity.
- **Savings plus financing combo:** Consider covering part of the cost with savings and financing the rest to maintain financial flexibility.

Plan Today, Save Tomorrow

Home improvements can add comfort, value, and functionality to your space. By taking the time to compare bids, explore cost-saving options, and choose the right payment method, you can confidently move forward with your project.



BANKING THAT MOVES WITH YOU

Police Federal Credit Union's new digital banking mobile app is here, and it's designed to make managing your money easier, faster, and more secure than ever. With a refreshed look and intuitive navigation, members can quickly check balances, transfer funds, pay bills, and deposit checks anytime, anywhere.

Beyond convenience, the new app delivers enhanced security and reliability you can trust. Built with upgraded technology and modern protection tools, it offers peace of mind alongside improved performance.

Whether you're banking at home or on the go, Police FCU's mobile app provides a seamless experience that fits your lifestyle.

Download the app or log in today to explore the new features and take advantage of smarter, simpler banking, right from your phone.



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

D.C. Branch Office

441 4th Street, NW, 11th Floor
Washington, DC 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, DC 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 March 31, 2026

Membership.....13,960

Assets..... \$175,663,601

Shares.... \$145,715,458

Loans..... \$116,224,151

Surcharge-Free ATM Locations

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

D.C.

First District - 101 M Street, SW
Third District - 1620 V Street, NW
Fourth District - 6001 Georgia Ave., NW
Sixth District - 5002 Hayes Street, NE
Seventh District - 2455 Alabama Ave., SE

MPD Police Training Academy
4665 Blue Plains Drive, SW
National Law Enforcement Museum
441 4th Street NW, 11th Floor

MD

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



HOLIDAY CLOSINGS

Memorial Day: Monday, May 25

Juneteenth: Friday, June 19

Independence Day: Friday, July 3 and Saturday, July 4



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policefcu.com

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» CASH BACK, THAT'S OUR BEAT

Refinance with Police FCU and get
UP TO \$200 CASH BACK*

Lower your payment and get cash back
when you refinance your qualified
vehicle loan with Police FCU.



**APPLY ONLINE TODAY
TO START YOUR
REFINANCE!**



POLICEFCU.COM



*Earn up to \$200 cash bonus when a Police FCU member takes out a new auto loan. Qualifying auto loans include refinanced auto loans from other financial institutions or purchase auto loans for new vehicles. Current Police FCU auto loans do not qualify. Loan amounts \$10,000 - \$30,000 earn \$100 cash bonus. Loan amount \$30,001+ earn \$200 cash bonus. Bonus will be deposited into member's Share Savings account. Bonus will be reported as taxable income on form 1099-INT at the end of the year. See a credit union representative for complete details.

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