

APB MEMBER SPOTLIGHT

Eric Gyamerah

I have been a Police FCU member for about nine months, and it has been a very good experience. The staff is nice. They make you feel at home, and thanks to them I am always learning about new things related to my financial life. As far as becoming a member, originally it was the competitive interest rates that appealed to me, but also being a police officer, I wanted to help grow the credit union, and I really like the savings account. It's a perfect fit and so is the credit union as a whole. That is why I've already referred two people. I tell others in law enforcement that Police FCU will help you secure the funds you need and you get great benefits like KILOD debt forgiveness protection and low interest rates. Benefits like that really say you back the blue.

POLICE FEDERAL CREDIT UNION SUMMER INTERN WELCOME

Police FCU is excited to welcome our Summer 2026 interns! Throughout the summer, these talented students will gain hands-on experience, develop professional skills, and learn more about the credit union while working alongside our dedicated team. Learn more about each of our interns in this newsletter. Please join us in welcoming our interns and wishing them a successful and rewarding summer with Police FCU!

Marley

Hobbies:

Basketball

Favorite sports/team:

I don't have a favorite team.

Favorite food:

Chicken

Goal this summer at Police FCU:

To make money!



*Son of Noreen Spruell,
Staff Accountant*

Troy

Hobbies:

Playing lacrosse, soccer, and going to the gym

Favorite sports/team:

Baltimore Ravens

Favorite food:

Alfredo pasta

Goal this summer at Police FCU:

To finish the long-term project of scanning all the documents in the file room, enhance my communication skills through greeting and assisting guests in the front lobby, and improve my problem-solving skills.



*Son of Andrew Le,
COO*

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POLICE FEDERAL CREDIT UNION SUMMER INTERN WELCOME

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Jayden

Hobbies:

Creative and visual performing arts, running track.

Favorite sports/team:

USA Olympic team

Favorite food:

Steak

Goal this summer at Police FCU:

To learn basic work experience and social skills while working with adults and learn how to properly conduct myself within this work space.



*Son of Junis Fletcher,
Board Member*

Junis (JJ)

Hobbies:

Performing arts and running track.

Favorite sports/team:

Soccer and track.

Favorite food:

I don't have a favorite food.

Goal this summer at Police FCU:

Acquire the skills I need to function in a workspace on my own. I wish to be fully independent doing a job for when I get a job outside of school.



*Son of Junis Fletcher,
Board Member*

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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MAKE IT A SUMMER
TO REMEMBER! POLICE FEDERAL
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HOMEBUYING ESSENTIALS: START WITH A PLAN AND BUY WITH CONFIDENCE

If you've been thinking about buying a new home this fall, you're not alone. Cooler temperatures and less competition in some markets can make autumn a great time to begin the homebuying journey. Whether you're a first-time buyer or planning your next move, taking the right steps early can help make the process smoother and more affordable.

Why Preparation Matters

Buying a home is one of the biggest financial decisions you'll make. Before you start browsing listings, it's important to understand your budget, review your credit, and determine how much home you can comfortably afford. Taking time to prepare now can help you avoid surprises later and put you in a stronger position when you're ready to make an offer.

*APR = Annual Percentage Rate. Rates are subject to change at any time without notice. Rates and terms are based on applicant's credit score. Your actual rate may vary. Payment example: \$5,000 loan at 6.99% for 36 months = \$154.36 per month. Rate promotion period effective from July 1, 2026, to August 31, 2026. Promotion may be canceled without notice. See a credit union representative for complete details.





How to Get Ready to Buy

Before beginning your home search, consider these important steps:

- **Review your budget:** Understand your monthly expenses and determine a comfortable housing payment.
- **Check your credit score:** A strong credit profile may help you qualify for better loan terms.
- **Save for up-front costs:** In addition to a down payment, remember to plan for closing costs, inspections, and moving expenses.
- **Gather your documents:** Lenders typically require income verification, tax returns, bank statements, and identification.
- **Get preapproved:** A mortgage preapproval helps you understand your price range and shows sellers you're a serious buyer.

Getting preapproved before house hunting can save time and help you shop with confidence because you'll know exactly what fits your budget.

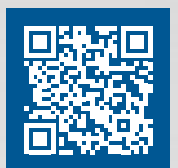
Financing Your New Home

Once you're ready to purchase, choosing the right mortgage is an important part of the process.

- **Fixed-rate mortgages:** Offer predictable monthly payments and long-term stability.
- **Adjustable-rate mortgages:** May provide lower initial rates depending on your financial goals.
- **First-time homebuyer programs:** Can offer valuable assistance for qualifying buyers.
- **Preapproval guidance:** Helps streamline the buying process and strengthen your offer.

Partner with Police FCU

Whether you're just beginning your home search or ready to make an offer, Police FCU can help guide you through the process. From preapproval to closing, our team is here to answer questions, explain financing options, and help you find a mortgage solution that fits your needs.





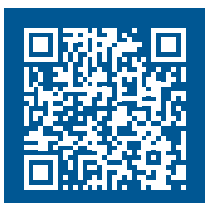
BANKING THAT MOVES WITH YOU

Banking on the go is easier than ever with Police FCU's new mobile banking app. Designed to give you more control, convenience, and security, the app brings together the tools you use most into one seamless experience.

One of the newest features is integrated card management, allowing you to manage your debit and credit cards directly within the app, no separate card control app required.

Members can view card details, activate cards, report lost or stolen cards, set travel notifications, customize spending controls, and receive real-time alerts all in one place. The app also provides convenient access to mobile check deposit, bill pay, account transfers, transaction history, and account monitoring anytime, anywhere.

Download or update the app today and enjoy a smarter, more connected way to manage your finances.



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 May 31, 2026

Membership.....13,955

Assets..... \$176,288,750

Shares..... \$146,061,219

Loans..... \$115,871,691

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

Labor Day: Monday, September 7
Columbus Day: Monday, October 12



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policefcu.com

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YOU'LL FEEL RIGHT AT HOME WITH A MORTGAGE FROM POLICE FCU

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today and chat with one
of our mortgage experts.
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FOR MORE INFORMATION OR TO APPLY TODAY, VISIT POLICEFCU.COM OR CALL 301.817.1200.

