



THE FINANCIAL INFORMANT

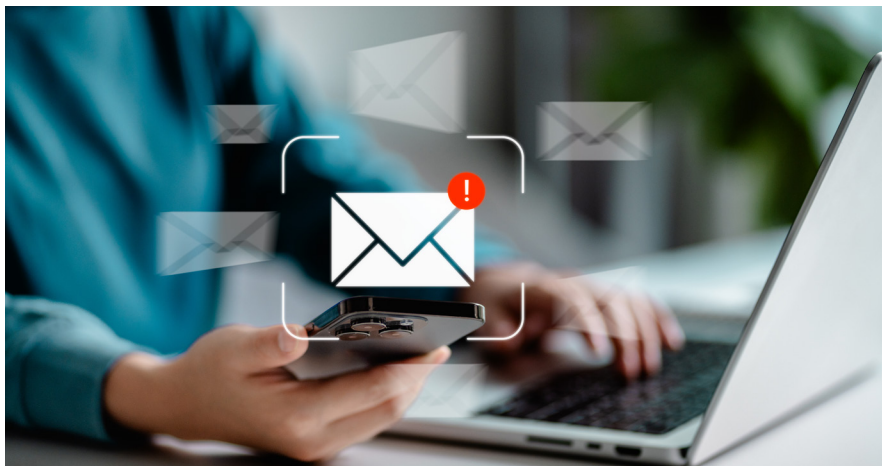
SEPTEMBER 2026

SERVING YOUR NEEDS. PROTECTING YOUR FUTURE.

At Police Federal Credit Union, we see our members as our greatest asset and treat them as such.

We strive not only to earn your trust and be a financial resource, but also to show you the difference we can make in your life.

Whether visiting one of our branches, logging onto the website, or meeting with one of our team members, we know you have many options when you choose a financial partner. Thank you for being a member at Police Federal Credit Union.



STAYING AHEAD OF SCAMMERS AND FRAUD

Fraud is on the rise. Here's how you can stay one step ahead.

Scammers are becoming more sophisticated every day, using phone calls, text messages, emails, social media, and even fake websites to make their schemes look legitimate. The good news? Knowing what to look for can make a big difference. By slowing down, asking questions, and knowing the warning signs, you can help protect your money and personal information.

How Scammers Get Your Attention

Scammers often create a sense of urgency to keep you from thinking through what they're asking you to do. They may claim:

- There's suspicious activity on your account and you need to act immediately.
- You owe money or have an unpaid bill.
- You've won a prize or are entitled to a refund.
- A package can't be delivered until you provide additional information.
- A family member or friend is in trouble and needs money.
- You need to move your money to a "safe" account.

These scams can arrive through almost any communication channel. In fact, imposter scams are the most commonly reported type of fraud, with scammers impersonating banks, businesses, government agencies, and other trusted organizations.

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STAYING AHEAD OF SCAMMERS AND FRAUD

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Five Ways to Protect Yourself

1. Stop and think.

If a message or phone call creates a sense of panic or urgency, take a moment before responding. Scammers want you to act quickly.

2. Never share sensitive information.

Don't provide your account number, password, PIN, Social Security Number, or one-time verification code to someone who contacts you unexpectedly.

3. Verify before you click.

Don't click links in unexpected texts or emails. Instead, visit the company's official website or use a phone number you know is legitimate.

4. Be cautious with payments.

Be especially suspicious if someone asks you to send money through cryptocurrency, a wire transfer, gift cards, or another unusual payment method. A legitimate financial institution or government agency will not ask you to move your money to "protect" it.

5. Trust your instincts.

If something doesn't feel right, stop. Contact your financial institution directly using a trusted phone number and ask for help before acting.

Remember: Scammers Can Look and Sound Legitimate

Today's scams aren't always easy to spot. A scammer may know your name, reference a recent purchase, use a familiar logo, or even spoof a legitimate phone number.

The best defense is awareness. Slow down. Verify the request. And when in doubt, contact us directly.

Protecting your financial information is a team effort, and Police Federal Credit Union is here to help you recognize suspicious activity and take action if something doesn't look right. By staying informed and taking a few extra precautions, you can stay one step ahead of scammers and help keep your finances—and your peace of mind—safe.

MONEY'S THE LAST THING YOU WANT THEM TO WORRY ABOUT

Police FCU offers special **debt cancellation up to \$850,000** through our Killed in the Line of Duty loan protection. Give your loved ones peace of mind when they need it most. Our insurance includes:

- ✓ Mortgage and home equity loans
- ✓ Auto loans
- ✓ Personal loans
- ✓ Credit cards
- ✓ And more

It's FREE for our members when they take out a loan with Police FCU.
POLICEFCU.COM



HOLIDAY BUDGETING ESSENTIALS: PLAN AHEAD AND SHOP SMART

The holidays are a time for giving, but that doesn't mean you have to overspend. With a little planning and a clear budget, you can enjoy the season while keeping your finances on track.

Between gifts, travel, food, decorations, and holiday gatherings, expenses can add up quickly. Creating a plan before the shopping begins can help you avoid impulse purchases, reduce financial stress, and start the new year on stronger financial footing. The key is knowing what you can comfortably spend and not spending more.

Why Holiday Planning Matters

A holiday budget gives you a clear picture of where your money is going before the season gets busy. Start by thinking beyond gifts and accounting for additional expenses like travel, meals, decorations, wrapping paper, cards, and shipping. Once you know your total budget, you can decide how much to spend on each person and prioritize what matters most.

How to Build Your Holiday Budget

Before you begin your holiday shopping, consider these important steps:

- **Set a total spending limit.** Determine how much you can comfortably spend without taking away from your regular expenses or savings goals.
- **Make a gift list.** Write down everyone you plan to shop for and set a spending limit for each person. Having a list can help you avoid unnecessary purchases.
- **Budget for more than gifts.** Remember to include travel, holiday meals, decorations, cards, wrapping supplies, shipping, and other seasonal expenses.
- **Track your spending.** Keep a running total as you shop so you know how much of your budget remains. Save receipts and order confirmations in case you need to make a return.
- **Use credit wisely.** If you use a credit card for holiday purchases, have a plan for paying the balance. Whenever possible, avoid taking on more debt than you can comfortably repay.



A little preparation can go a long way. Knowing your limits before you start shopping can help you enjoy the holidays without worrying about the bills that follow.

Smart Holiday Shopping Tips

Once you have your budget in place, these strategies can help you make the most of every dollar:

- **Compare prices.** Don't assume the first sale you see is the best deal. Check prices at multiple retailers before making a purchase.
- **Watch for impulse buys.** A discount isn't really a savings if you weren't planning to buy the item in the first place. Stick to your list whenever possible.
- **Shop securely online.** Research unfamiliar retailers, read reviews, and check return and shipping policies before purchasing. Be cautious of deals that seem too good to be true.
- **Keep your receipts.** Save receipts, order confirmations, and tracking information so you can verify purchases and handle returns if needed.
- **Be cautious with gift cards.** Purchase gift cards from trusted retailers and inspect physical cards for signs of tampering. And remember: Gift cards are for gifts, not payments. A person or organization demanding payment by gift card is a scammer.



Enjoy the season, not the stress. A simple holiday budget can help you celebrate confidently and start the new year on solid financial footing.

KNOW YOUR CREDIT. KNOW YOUR OPTIONS.

Your credit score plays an important role in your financial goals, from qualifying for a loan to potentially securing a better interest rate, to even being able to get new cell phone service. Which means staying on top of your credit report and score is more important than ever.

Knowing what's going on with your credit report can help you spot any inaccuracies or stay ahead of any problems that might be happening with your credit accounts. It can also make sure you know what your score is and what's on your report to ensure you're always getting a fair deal when applying for a loan or new service.

Here are some helpful tips to remember as you keep an eye on your credit report:

- **Monitor your credit.** Keep a regular eye on your credit score and stay informed about changes that could affect your financial picture.
- **Understand your score.** Identify the key factors influencing your credit, such as hard inquiries and credit line usage, to gain a better understanding of what may be helping or hurting your score.

- **Set up helpful alerts.** Credit monitoring can help you stay aware of important changes and potentially identify suspicious activity or errors. Sign up for alerts to keep informed of any changes on your credit report.

- **Stay financially informed.** Whether you're preparing to finance a vehicle, buy a home, apply for a credit card, or simply work toward stronger credit, having a clear picture of your credit can help you plan ahead.

Your credit is an important part of your financial story. Take a few minutes to check in, understand where you stand, and make a plan for where you want to go next.



PARTNER WITH POLICE FCU

Whether you're planning for holiday gifts, travel, or end-of-year expenses, Police FCU is here to help you manage your money with confidence. Ask about our Holiday Club savings account as a way to help you stay on track with your budget for the next holiday season.



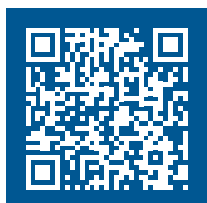
BANKING THAT MOVES WITH YOU

Police Federal Credit Union's digital banking mobile app is designed to make managing your money easy, fast, and more secure. Members can quickly check balances, transfer funds, pay bills, and deposit checks anytime, anywhere.

The Police FCU 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 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 August 31, 2026

Membership.....13,966

Assets..... \$173,908,010

Shares.... \$144,133,619

Loans..... \$155,567,100

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

Veteran's Day: Wednesday, November 11, 2026

Thanksgiving Day: Thursday, November 26, 2026

Christmas Day: Friday, December 25, 2026

New Year's Day: Friday, January 1, 2027



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SANTA'S GOT A BRAND-NEW BEAT

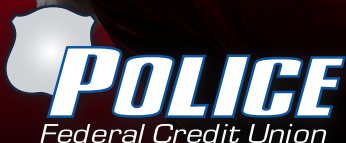
Just in time for shopping, he's bringing you a low-rate holiday loan from Police FCU.



Rates as low as

6.99% APR*

UP TO 36 MONTHS



APPLY TODAY
POLICEFCU.COM



*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. Loan amounts up to \$5,000. Terms are available up to 36 months. Payment example: Approximate monthly payments for a \$5,000 holiday loan at 6.99% APR for 36 months would be \$154.36. Other rates and terms available. Current PFCU personal loans not eligible for refinancing. Interest accrues from the date the loan is funded. Terms and conditions apply. See a Police FCU representative for complete details. Rates valid as of 10/1/2026.



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