



# Financial

# INFORMANT



## Generations Of Service

## Our Prime Interest Is You And Your Family!

You already know Police FCU membership is a privilege for those who serve in Law Enforcement; but did you know that, although they may not wear a badge, your immediate\* family members are also eligible to join? Whether you are looking to start your child off with a better financial future or looking to share the many benefits of membership with a beloved family member, we look forward to welcoming them to the Police FCU family.

### Our wide range of financial services include:

- High dividend rates on share deposit accounts, including Checking, Savings and Money Market Savings accounts, Share Certificate of Deposits, Individual Retirement Accounts, Educational Savings Accounts
- Low interest rates on Mortgages, Home Equity products, Auto, Motorcycle, Boat and RV loans
- Credit Cards with low, non-variable rates and no annual fee or fees for cash advance or balance transfers
- A complete line of discounted insurance services through TruStage® Insurance

### Police FCU accounts can be accessed anywhere.

- 24/7 Access via Digital Banking and the Police FCU Mobile App
- CO-OP Shared Branch network: Police FCU members can visit any of the more than 5,000 locations and conduct transactions just like you were at our branch.
- Access to over 30,000 surcharge-free ATMs nationwide
- Trusted Relationship Access allows you to link accounts with family members to allow monitoring and funds transfers, which can be especially helpful in these economic times or for a child leaving home for the first time.

## We make it easy!

Applications for membership and for loans are conveniently available at [www.policefcu.com](http://www.policefcu.com)  
To learn more call us at: 301-817-1200, or visit our website: [www.policefcu.com](http://www.policefcu.com)

\*Immediate family members include: spouse, children, parents, siblings, grandparents, grandchildren, including step relationships.

## Earn Rate Discounts On Select Loans!

Jump Into Summer Fun! Add Up Your Member Loan Discounts! Get Up To **1.00% APR\* Discount On Select Loans!** We'll lower your approved loan rate by 0.25% for each (up to 1.00% cumulative) for the following services that you have with Police FCU:

- Direct Deposit (\$1,000 monthly minimum)
- Automatic Loan Payments
- Law Enforcement Retirees
- New Police FCU Visa® Credit Card
- New Member Sponsorship
- Police FCU Real Estate Loan
- 15% or more down payment on vehicle loans

*\*APR= Annual Percentage Rate, which is subject to change without notice.*



## Become A Home Owner: Turn Impossible Into I'm Possible

Visit the Online Mortgage Center at [policefcu.com](http://policefcu.com) for more details on our various mortgage programs. We also offer Home Equity Loans and Lines of Credit.



For questions on Mortgages or Home Equity products: Email [mtg@policefcu.org](mailto:mtg@policefcu.org) Or call 800.231.8855 and a Credit Union Mortgage Association representative will be more than happy to assist you.



## Protect Your Loan Investment

At Police FCU, we understand how stressful life can be—especially when it comes to financial difficulties. That's why we offer a voluntary loan payment protection product, called Debt Protection, which can help you get relief from loan payments if a protected life event unexpectedly happens to you. Protected events include loss of life and disability.

You can add Debt Protection to a Police FCU vehicle loan, personal loan or line of credit, home equity loan or line of credit, or credit card at any time. Call (301) 817- 1200 to speak with a Police FCU representative to learn more about your Debt Protection options and benefits.

*Your purchase of Police FCU Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan.*



# Beat The Summertime Blues

## With Great Rates On Everything That Drives You!

With summer in full swing, don't miss out on a chance to get into a nicer or newer car. Our new and used auto loan rates can help get you into the ride of your dreams just in time for cruising season. Our talented lending staff will help guide you through the pre-approval process to save you time and money at the dealership.

**You can apply online at [policefcu.com](http://policefcu.com) or call 301.817.1200.**

Our New Auto Loans feature:

- Flexible terms up to 84 months
- Low Fixed Rates as low as **1.74% APR\***
- Up to 120% financing including tags, taxes, title, dealer prep fees, trade, GAP Plus and MRC extended warranty\*\*
- Guaranteed Asset Protection (GAP Plus) and Mechanical Repair Coverage (MRC) at a fraction of the dealer pricing

**New: We are also now offering discounted CARFAX reports!**

Rates as low as  
**1.74%  
APR\***



**Refinancing also available on New and Used Cars, Motorcycles, Boats and RVs!**

*Keep Fun Affordable*



\*APR = Annual Percentage Rate. Rates are subject to change without prior notice. Rates are based on applicant(s) credit score. Your rate may vary. Borrower's credit score determine rate, terms and possible down payment requirements. Advertiser rates reflect financing for current model year automobiles, untitled or under 5,000 miles, for up to a 72 mo. term, includes a 1.00% cumulative reduction with the Loan Rate Discount Program for Direct Deposit (minimum \$1,000), Automatic Loan Payments, Law Enforcement Retiree, 15% or > Down Payment, NEW PFCU Visa Credit Card, NEW Member Sponsorship, Police FCU Real Estate Loan. Other rates and terms available. Payment example: \$20,000 Auto Loan financed for 72 months at 1.74% APR= approximate monthly payment of \$292.73. Motorcycle loan rates 1% higher than auto loan rates. \*\*Restrictions may apply depending on vehicle model year, type, NADA value, borrower credit scores and credit history. Refinancing only available on outside loans. Ask for rate and details; restrictions apply.



## Get A Winning Card Every Time!

Police FCU has the ideal credit card to fit your individual needs. The choice is yours...pick one or more!

### Our Visa® Credit Card Benefits:

- Great, low non-variable rates
- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee
- No Over-limit Fee
- 24/7 Fraud Detection
- 24 hour access with Digital Banking
- SecurLOCK™ FREE app with real time card security keeping you protected against credit card fraud.

### Credit card options include:

- Rewards Visa® Credit Card
- Rate Preferred Visa® Credit Card
- HONOR Visa® Credit Card
- Secured Visa® Credit Card
- Secured Credit Builder Visa® Credit Card

**For more details or to apply today, visit our Credit Card page at [policefcu.com](http://policefcu.com) or call 301.817.1200.**

# 5 Money Myths You Need To Stop Believing

## 1. Debit is always better than credit.

The truth: The only way to achieve a strong credit history is by occasionally using your credit cards — and paying your bills on time.

## 2. Investing is for rich people.

The truth: Anyone with a small pile of savings can start investing.

## 3. My partner manages our finances, so I don't need to think about money.

The truth: It's important for both partners to be capable of managing household finances should the need arise.

## 4. Credit cards will get me through any emergency.

The truth: It's best to use a designated emergency fund that you've funded in advance of emergencies to get you through a financial crisis.

## 5. I'm too young to plan for my retirement.

The truth: The younger you are when you start building your retirement fund, the less you'll have to put away each month.



## When Did You Last Review Your Beneficiaries?

You should routinely check and update your Police FCU beneficiaries periodically. If you have had a change in marital status, such as marriage or divorce, had a child or experienced the loss of an immediate family member, it is important to review and update your beneficiaries. Payable-on-death designees have rights to funds after all account owners and joint owners have died. For IRAs, both primary and contingent beneficiaries may be added with corresponding percentages. For help with beneficiary designations or if you have questions, please call 301.817.1200.



# On The Move?

Whether you are moving away or travelling, Police FCU is always available!



## “Once a Member, Always a Member”

Whether you are moving or changing jobs, maintain your membership with Police FCU for life! Get access to your accounts from anywhere in the world. Our electronic services provide convenience at your fingertips. By retaining your membership, you will be able to compare our products and services with other financial institutions’ – and select what is best for you! “Once a Member, Always a Member” is an important benefit of your credit union membership!

Conveniently update your contact information including your address, phone, and email address online at: [policefcu.com/membership/online-tools-and-resources/](http://policefcu.com/membership/online-tools-and-resources/)

**Traveling Out of Town or State with your Visa® Debit or Visa® Credit Card?** Before you travel, give our staff a heads up. We will be happy to help make sure your card(s) won't be BLOCKED on your trip. Please call (301) 817-1200, press option 3, and a representative will be happy to assist you. Or, send a secure message request from your Digital Banking or Police FCU Mobile App.

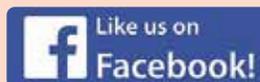


**Nationwide access to over 5,000 CO-OP Shared Branches and over 30,000 CO-OP ATMs**

Locate a Shared Branch or surcharge-free ATM on Police FCU Digital Banking or on the Police FCU Mobile App by clicking “Communications” and “Shared Branch Locator”

## Check Us Out Online

Visit our website ([www.policefcu.com](http://www.policefcu.com)) for financial news blogs, rates, updates, links, to email us – and much more! You can access our Facebook page via the link on our homepage – and be sure to “Like” us!



## Police Federal Credit Union

Limited Branch access due to COVID-19. Please check [policefcu.com](http://policefcu.com) for updates.

### 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.

### Downtown DC Branch Office

300 Indiana Avenue, NW, #4067  
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

Branch Hours: 8:00 a.m.–3:00 p.m., Tue-Thurs.

Phone: 301-817-1200

Audio Response – Banking By Phone: 301-817-1201

Fax: 301-817-1230

Internet: [www.policefcu.com](http://www.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 [www.policefcu.com](http://www.policefcu.com) or call 301-817-1200 or 877-ARU-PFCU (278-7328) toll-free.

## Police FCU by the numbers

As of May 31, 2021

Membership ..... 12,864

Assets.....\$175,139,015

Shares... \$150,050,497

Loans .... \$100,844,440

## Surcharge-Free ATM Locations

Visit [www.policefcu.com](http://www.policefcu.com) for your nearest ATM or shared branch.

DC	MD
First District – 101 M St., SW	Upper Marlboro
Third District – 1620 V St., NW	Police FCU Building
Fourth District – 6001 Georgia Ave., NW	9100 Presidential Pkwy.
Sixth District – 5002 Hayes Street, NE	MD Police & Correctional
Seventh District – 2455 Alabama Ave., SE	Training Commission
MPD Police Training Academy	6852 4th Street, Sykesville
4665 Blue Plains Dr SW	115 Shared Branches in the
National Law Enforcement Museum	MD/DC/VA area:
444 E Street, NW	MD - 13, DC - 13, VA - 89
	Nationwide: 5,000+



## Holiday Closings

### Independence Day (Observed)

Monday, July 5, 2021

### Labor Day

Monday, September 6, 2021



Police Federal Credit Union  
Headquarters and Branch Office  
9100 Presidential Parkway  
Upper Marlboro, MD 20772

PRESORT STANDARD  
US POSTAGE  
**PAID**  
ORLANDO, FL  
PERMIT #1556

#### WHAT'S INSIDE!

- **Invite Your Family To Join The Police FCU Family** Details on page 1.
- **Save Big and Protect Your Loan Investments** Details on page 2.
- **Great Rates On Everything That Drives You** Details on Page 3.
- **Alert Us If You Are Moving Or Travelling** Details on page 5.

**Generations  
Of Service  
Our Prime  
Interest Is You  
And Your Family!**



See inside for more details!



**Police FCU also offers  
COMPLIMENTARY  
Loan Protection**

**for Qualified Peace Officers  
Killed In The Line of Duty:  
Coverage Up To \$850,000 on select loan services.**

**For More Information call 301-817-1200  
or visit [www.policefcu.com](http://www.policefcu.com).**