



Financial INFORMANT



Bring the Magic Back Home with our Holiday Loan Specials!

From October 1 through December 31, we will continue the Holiday Loan, Holiday Quick Draw and Holiday Skip-A-Pay tradition

Special Holiday Quick Draw Loan²

Get up to \$750 and an extended repayment period of **five months** to make sure you have all the funds you need for a happy holiday season!

Qualifying is easy:

- Member in good standing for at least 3 months
- Direct Deposit of net pay, minimum \$1,000/month
- No more than 3 Quick Draw Loans in any 6 month rolling period
- No open bankruptcy

Special Holiday Skip-A-Pay³ Extra Cash in the Stocking!

The Police FCU Holiday Skip-A-Pay program allows members to skip one or more of your eligible monthly loan payments without a penalty. With 3 months of on time payment history, Police FCU will let you skip your November or December loan payment³ – so you can have some extra holiday cash in your pocket. Apply online at policefcu.com, download the Skip-A-Pay form and return completed copy via fax to 301.817.1230.

Special Holiday Loan¹

Need a little help this holiday season putting the magic back in Christmas? With the changing economy, covering holiday costs can be tough. Get the extra cash you need with a Police FCU Holiday Loan! Whether you need a little extra cash for holiday shopping or need help paying your holiday bills, don't get left out in the cold!

Our Holiday Loan is a great alternative to high-rate credit and department store charge cards. So, apply today and unwrap up to **\$8,500** and a great rate as low as **4.99% APR*** with terms up to **36 months!** This is a limited time offer, available October 1, 2022 – December 31, 2022. Apply in person or online at policefcu.com or by calling 301.817.1200.



Holiday Club Account: Plan Ahead For Next Year's Holiday Spending!

Planning well in advance for an approaching holiday is always the smartest option, but it's not always realistic. However, setting up a separate Holiday Club account now can have you better prepared for holiday spending next year. Funding your Holiday Club is super easy. Simply set up an auto-transfer from your direct deposit and watch your holiday savings grow all year long at a high yield dividend rate (**.50% APY***). The funds from your Holiday Club will be automatically released to your Share Savings account on November 1st each year to allow for plenty of time for purchasing the perfect gifts for those you love the most.



Don't let another gift season sneak up on you!
Open your Holiday Club account today by calling 301.817.1200.

We Can Help Protect Your Investment!

Guaranteed Asset Protection (GAP Plus)

GAP Plus - Guaranteed Asset Protection PLUS, gives you peace of mind and helps protect your investment in your vehicle against possible financial loss. In the event your vehicle is stolen or totaled in an accident, GAP Plus will cover the difference between your primary insurance settlement and what you still owe on your loan. With this valuable coverage, you will also get \$2,500 towards the down payment on a replacement vehicle when financed with Police FCU within 120 days of the primary insurance company's settlement. In addition, GAP Plus provides \$500 Auto Deductible Reimbursement.



Let Us Protect Your Car with Mechanical Repair Coverage

MRC* (Mechanical Repair Coverage) Protect yourself from vehicle break down expenses with Mechanical Repair Coverage. Paying to repair your vehicle after a breakdown strains your budget and increases your financial stress. Now there's a way out: MEMBER'S CHOICE Mechanical Repair Coverage* (MRC), offered through Police FCU partner CUNA Mutual Group. MRC helps you to better cover repair expenses after a breakdown and provides you with greater peace of mind. Stop by our branch, or call 301-817-1200 or 877-ARU-PFCU (toll-free) for more details.

**Specific vehicle eligibility rules may apply. Contact Police FCU for details.*



Holiday Loan Specials Disclosures from Page 1

Holiday Loan Specials Disclosures:

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

¹Holiday Loan: Holiday Loans available from October 1 - December 31, 2022 with up to 2.00% rate reduction from qualifying loan rate. Loan amount, repayment term and interest rate based on credit qualification. Rate reflects exclusive 1% holiday loan rate discount and a 1% cumulative rate reduction with the Loan Rate Discount Program². Payment example: \$8,500 Holiday Loan at 4.99% APR³ for 36 months = approximate payment of \$254.72. Other restrictions may apply.

²Holiday Quick Draw Loan: The total cost for a Quick Draw Loan would be \$54 or \$65, including the \$20 application fee, depending on if you elected the 18% or 24% APR option. Loan payments would be approximately \$156 or \$159, respectively.

³Holiday-Skip-A-Pay: There is a \$30 service fee for each skipped payment, interest will continue to accrue on your loan(s) and the loan term will be extended. Real Estate Loans, VISA[®] Credit Cards and Better Title Loan and Second Chance Auto Refinance loans are not eligible for the Skip-A-Pay program.

***Loan Rate Discount Program** offers .25% rate reduction (up to 1% cumulative) for Direct Deposit (\$1,000 monthly minimum), Automatic Loan Payments, Law Enforcement Retirees, PFCU Credit Card, New Member Sponsorship or PFCU Real Estate Loan.



Motorcycle Loans



Finance Your Passion For The Open Road

Apply online at www.policefcu.com or call us at 301.817.1200

Keep Your Card Safe during the Holidays with CardNavSM by Co-Op

CardNavSM provides an extra level of security by providing alerts to you when using your Police FCU debit card.

In order to use this benefit, simply download our **Police FCU** app then select **Debit Card Control**. You will be prompted to download the **Companion App**, no longer needing a different username and password.

CardNavSM gives members the ability to:

- Turn cards on and off
- Restrict types of purchases made
- Receive and respond to instant transactions alerts
- Enter and edit international travel events
- Set location services to deter fraudulent activity
- Limit spending amounts to help reach your budget goals
- Set card alerts to monitor purchases and take immediate actions
- **NEW**-Security Technology for fingerprint and facial login



Grow with a Checking Account That Gives More!

Police FCU's Benefits Plus[®] Checking brings an unbelievable dividend rate of **3.04% APY*** plus enjoy discounts on dining, entertainment, travel, health & wellness, and more - including cash back offers!

- Receive your direct deposit up to **3 business days early!***
- **No minimum balance requirement or monthly maintenance fee***
- **Real-time debit card security with CardNavSM**
- **Access to over 30,000 surcharge-free ATMs and over 5,000 Shared Branch locations nationwide!**

Haven't been able to get a checking account? Our Cornerstone Checking offers you the opportunity to open a checking account, despite previous charge-off checking accounts so you can get back on track managing your finances.

For more information on Police FCU Checking Accounts, visit the Checking Accounts page at policefcu.com or call 301.817.1200.



A Home for The Holidays!

Although it may seem contrary to popular opinion, home buying during the holiday season can hold some unique benefits. Better priced homes, less competition and tax benefits are just a few of the reasons.

Our Real Estate loan options give you flexibility and resources that can help you own the home of your dreams. If you are in the market for a home purchase, mortgage refinance, or looking to use equity in your home for repairs or renovations, school tuition, that dream vacation, or whatever you'd like - **Police FCU offers a wide range of home loan services** to meet your needs. Our Mortgages, Home Equity Loans and Home Equity Lines of Credit also feature great rates and flexible terms. Whatever your need, Police FCU can provide the funds for it!

**Some restrictions apply, not all members will qualify. Please contact us for additional details.*

Get in the Holiday Giving Spirit With A Police FCU Credit Card

The holidays are close and so is your best credit card option! If you are looking for a great credit card to help finance your holiday spending without any surprise fees, Police FCU has the right card for you!

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



Credit Card Checklist: Great Rate. No Hidden Fees. 24/7 Fraud Protection. Go Shopping!

For more details or to apply today, visit our Credit Card page at policefcu.com or call 301.817.1200

This Holiday Season Protect Your Accounts From Scammers

'Tis the season to protect your financial information from fraud. Fraud has become increasingly common and scammers are more clever than ever before with the help of new technology. That's why Police FCU takes every precaution in helping our members avoid fraud. Check out these tips to help you stay aware, informed and protected.

- Do not open attachments, click on links, or call phone numbers from unfamiliar sources.
- Avoid using public Wi-Fi and computers to conduct online transactions.
- Don't share your personal, banking, or credit card information with people you don't know or trust.
- Check your credit report every 4 months to watch for new or re-opened accounts.
- Destroy personal documents before you throw them away.
- Download the **CardNavSM** app for real-time monitoring of your Police FCU debit card transactions.
- Download the **SecurLOCK™** app for real-time monitoring of your Police FCU credit card transactions.
- Protect your home computer with a firewall and antivirus software.
- Use multi-authentication for account logins and avoid using the same passwords for multiple websites. When possible, use fingerprint security to limit fraudulent access.
- Pick a strong password, keep it secure, and change it frequently.
- Turn your computer off after use. This makes it safer from spyware and other hacker attacks.
- Hang up on robocalls. Do not press 1 to speak to a person or to be taken off the list, as this can lead to more phone calls.
- Research the company and read the cancellation policy before signing up for any free trials.



For more tips to keep your personal information safe, visit our Digital Security page at policefcu.com/membership/digital-security

International Credit Union Day Is Thursday, October 20, 2022!

October 20th is International Credit Union (ICU) Day, an annual celebration of the spirit of the global credit union movement. The goal of ICU Day is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world. This year's theme is **"Empower Your Financial Future with a Credit Union™."** Here at Police FCU, ICU Day is a time to remember why we do what we do – remaining always right by you, our members. We are grateful and appreciative for the trust you've put in us and are honored to be your partner in every step of your financial journey.

INTERNATIONAL
CREDIT UNION DAY



Keep Your Information Up To Date

In the event that we need to get in touch with you, it's important that we have your most up-to-date contact information. Please let us know as soon as possible when any of your information has changed, such as your name, email, street address, and phone numbers.

About Account Inactivity And Abandoned Property

If you have not accessed your account in awhile, state laws may deem your account to be inactive. Once an account is inactive, it is considered by your state to be abandoned property and must be turned over (escheated) to the state. In most states, an account is considered to be abandoned when there is no shareholder-initiated contact for 3 years.

To ensure your account remains active, please contact Police FCU.

Update your contact info today!



CALL US OR SEND A SECURE MESSAGE ONLINE

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.

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., T-Th.

Phone: 301.817.1200

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

Fax: 301.817.1230

Internet: 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 or call 301.817.1200 or 877.ARU.PFCU (278.7328) toll-free.

Police FCU by the numbers

As of August 31, 2022
Membership 13,249
Assets.....\$177,136,547
Shares... \$153,710,495
Loans \$111,180,495

Surcharge-Free ATM Locations

Visit 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	123 Shared Branches in the
National Law Enforcement Museum	MD/DC/VA area:
444 E Street, NW	MD - 14, DC - 12, VA - 97
	Nationwide: 5,000+



Holiday Closings

Columbus Day – Monday, Oct 10, 2022

Veteran's Day – Friday, Nov 11, 2022

Thanksgiving Day – Thursday, Nov 24, 2022

Christmas Eve – Saturday, Dec 24, 2022

Christmas Day

(Observed) Monday, December 26

New Year's Day

(Observed) Monday, January 2



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9100 Presidential Parkway
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PRESORT STANDARD
US POSTAGE
PAID
ORLANDO, FL
PERMIT #1556

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**Bring the
Magic
Back
Home
with our
Holiday
Loan**



See inside for more details!

Killed in the Line of Duty Loan Protection

Police FCU is proud to offer a **COMPLIMENTARY** Line of Duty Debt Loan Protection for eligible members. Eligible members can have loans with us totaling \$850,000, and if killed in the line of duty, Police FCU would take care of that debt obligation, alleviating families of that worry. Police FCU pays for this benefit, not the member. This is one of the many benefits that Police FCU can offer you as YOUR trusted financial institution. We are police helping police, since 1935.

**For More Information call 301-817-1200
or visit www.policefcu.com.**