



POLICE FEDERAL CREDIT UNION'S

SPRING 2024

# Financial INFORMANT

## We Back the Blue and We Have the Credit Card for You!

Are you tired of paying higher than normal rates on your credit cards? Do you need help building a better credit profile? If you answered yes to any of these questions, then Police Federal Credit Union can help you today!

We offer credit cards to meet your needs, whether you are a Recruit, Retired Officer, looking for Rewards Points, or wanting to establish or rebuild credit, the choice is yours.

With rates as low as **6.99% APR**, no annual fee, no balance transfer fees, no cash advance fees, and a 25-day grace period on purchases, now's the time. Police Federal Credit Union has the right card for you.



  
NATIONAL  
**POLICE WEEK**  
Honoring Our Heroes

National Police Week in the United States will begin on Sunday, May 12 and ends on Saturday, May 18, 2024. Police FCU supports our men and women of law enforcement.

We want to acknowledge your commitment to your community. Thank you for your service and sacrifice.

Police FCU is proud to serve you!

For more information on national Police Week, visit [www.policeweek.org](http://www.policeweek.org)

**Sunday May 12 through Saturday, May 18, 2024**

Your Quarterly Source to Patrol the Best in Financial Services





## Need To Get Away? Do It For Less With A Police FCU Vacation Loan!

**Rates As low as 6.99% APR\***

*\*APR= Annual Percentage Rate, which is subject to change without notice. Rate based on applicant(s) credit history. Offer from April 1 2024, through August 31, 2024. Your rate may vary. Advertisd rate reflects financing for up to 24 month term, includes an exclusive 1.00% Vacation Loan discount plus a 1.00% cumulative rate reduction with the Loan Rate Discount Program, which offers 0.10% rate reduction per eligible discount, (up to 1.00% cumulative) for Direct Deposit of \$1,000 or greater into Share Draft Account, Automatic Loan Payments, Law Enforcement Retiree, PFCU Real Estate Loan, 15% or > Down Payment (qualifies for .20%), Electric or Hybrid Vehicle Loan, NEW PFCU Visa® Credit Card, NEW Member Sponsorship, or NEW Certificate of Deposit of \$5,000 or greater. Loan amount, repayment term and interest rate based on credit qualification. Other restrictions may apply. Loan Example: On a \$5,000 Vacation Loan at 6.99% APR for 24 months, your approximate monthly payment= \$222.57. Other rates and terms available. Contact Police FCU for more details.*

With the increased cost of everyday living expenses, you may find yourself a little stretched on cash. From April 1st, 2024, through August 31st, 2024, Police FCU is offering a Vacation Loan with **rates as low as 6.99% APR#**. Keep in mind that the credit union also offers Special Shares that allow you to put money aside from your regular transaction accounts to save all year long for special goals, events, holidays, and vacations. You can have money deposited into your account by payroll deduction, automatic transfers, mobile check deposits, or by making a cash deposit in the office or share branch.

### Tips for a Safe Vacation

A vacation is typically a time to relax. However, bad actors don't take holidays, so it's wise to take a few simple precautions against theft.

1. Before you leave, remove unnecessary cards from your wallet and photocopy each side of the cards you're taking on your trip. Leave the copy with a trusted person who you can easily contact if needed.
2. Use well-lit ATMs that are in clear view of a street. Take a friend with you, especially if you go to the ATM at night.
3. Put your cash and credit cards in different storage areas to foil thieves.
4. Don't post pictures on Social Media platforms until your home.

## Financial Literacy Month

April is Financial Literacy Month. During the month of April, Police Federal Credit Union will focus on financial literacy and ensure that our members have access to unbiased and trustworthy financial education and understanding of financial services and products.

Building and maintaining financial literacy is a lifelong journey. It's about understanding and assessing your situation, including your beliefs and feelings about money. The more informed you are about your financial choices, the better your financial outcomes are likely to be.

No matter where you are on your financial journey, increasing your financial literacy can be as simple as:

1. Asking for help
2. Checking your credit
3. Beware of frauds and scams
4. Build or refine your budget
5. Learn something new



## 5 Green Banking Tips for Earth Day!

Earth Day is a day for all of us to celebrate our planet and demonstrate ways to support environmental protection. But truly, we should practice these 5 Green Banking Tips all year long!

1. Sign up for E-Statements
2. Apply Online
3. Sign up for Online Banking
4. Use Police FCU Bill Pay
5. Recycle your paperwork



## Share Us With Your Family!

Police Federal Credit Union has something for everyone, and we are dedicated to helping our members and their families at every phase of their financial life, that's why membership is open to you and your family!

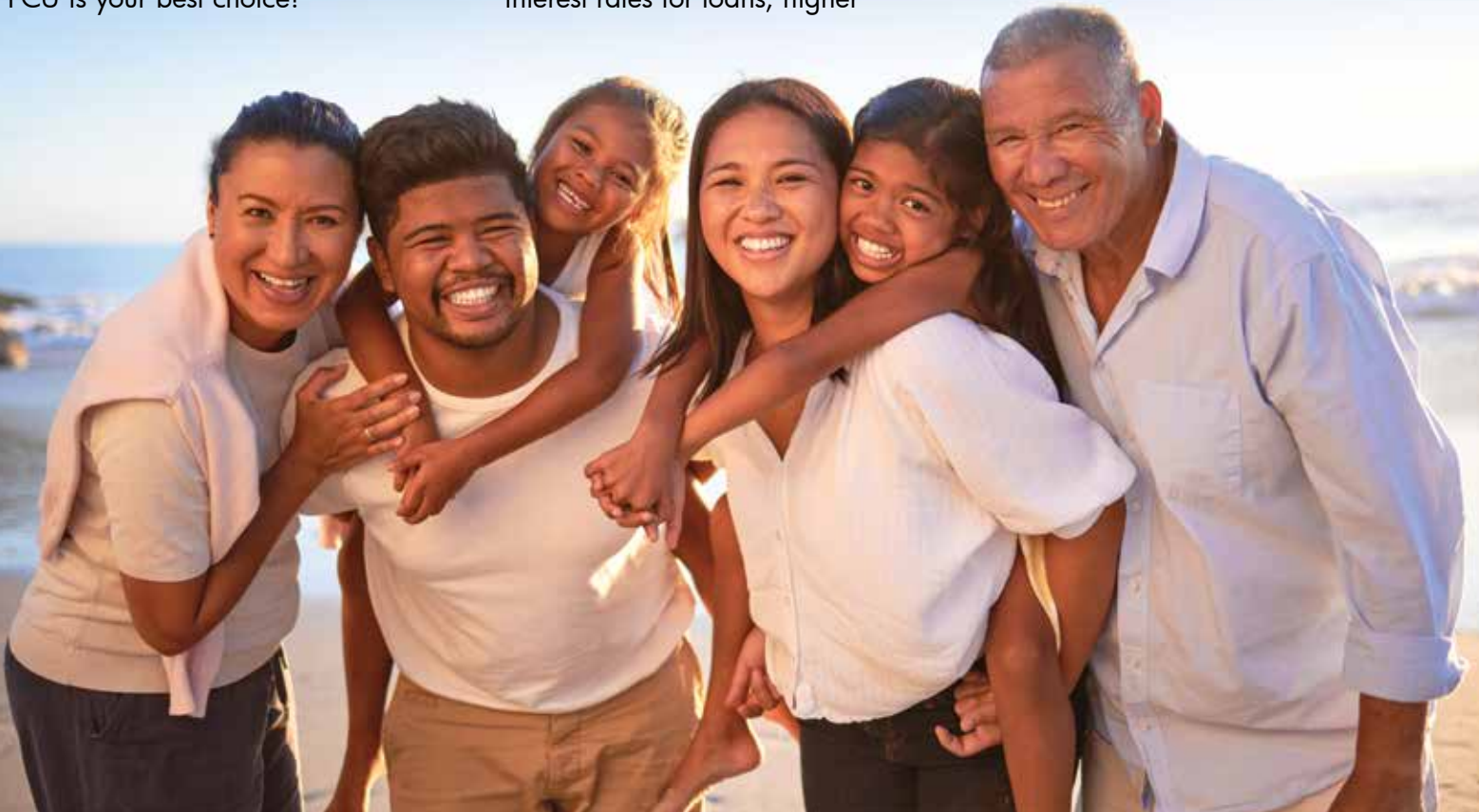
Like us in real life and come grow with us! Whether you or your family members need a convenient checking account, a first-time auto loan, or a sound "home" for your savings, Police FCU is your best choice!

Police FCU has worldwide reach through our shared service centers and network of surcharge-free ATMs, and we are locally owned. That means we are in your community and in touch with what matters most to you, your family, and your law enforcement family.

We are not accountable to shareholders. Instead, we take generated profits and turn them back to you, the owner, in the form of lower interest rates for loans, higher

investment yields for bigger savings, and better services such as our member exclusive perks and enhanced suite of online tools.

Share the benefits of membership with your family. The opportunity to join is open to your spouse, children, parents, siblings, grandchildren, grandparents, and police family. To learn more about the unbeatable benefits we provide and why it pays to join, visit one of our locations or call 301-817-1200.





## People Helping People, Our Checking Accounts Can Help You!

Having a checking account is easy with Police Federal Credit Union, and we offer so many different perks to our members. Some of those perks include, a FREE instant issue Police Federal Credit Union Visa Debit Card, CardNAV to help protect you from fraud, FREE Online Bill Pay, FREE e-statements, Overdraft protection options, and many more.

And don't forget your Backup. From vacations, major purchases and advances, to overdraft protection and peace of mind, a Backup Line of Credit from Police FCU provides funds when you need them. It combines the flexibility of Overdraft Protection with the availability of higher limits and a variety of access methods. Limits range from \$500.00 to \$25,000.00 and you can

access your funds by ATM, point of sale transactions or at any Police FCU branch.

Things are tough out there. Don't head out into the financial jungle without the proper backup.

For more information, visit [policefcu.com](http://policefcu.com) or call 301.817.1200 or toll free 877.278.7328.



## 9 Tips for Spring Cleaning Your Finances



Spring Cleaning is upon us, and for many of us that means cleaning our house. But why should we stop there, what about spring cleaning your finances as well. Listed here are 9 ways that you can Spring Clean your finances!

1. Make financial spring cleaning a priority
2. Transfer money to savings
3. Assess bill payments and schedules
4. Pay off small debts
5. Consolidate debt
6. Review account benefits
7. Make charitable donations
8. Update your budget
9. Check your credit reports

## Shared Branching

Did you know that you can have access to your accounts at over 5,000 locations nationwide with Shared Branching? With your Police FCU account number and photo identification you can take advantage of nearly all traditional banking services, such as:



- Deposits
- Withdrawals
- Check Cashing
- Transfers between accounts
- Account Inquiries
- Loan Inquiries
- Loan Payments
- Extended hours of access
- And much more!

Shared branching is ideal for our members who travel, have children away at school, or relocating out of state. It is a convenient way to help in any situation!

Website: [www.co-opcreditunions.org](http://www.co-opcreditunions.org)

App: Co-Op ATM Locator

Text a Zip Code: Text 91989 to locate nearby ATM and Shared Branch Locations

Call: 1-888-SITE-CO-OP (888-748-3266) to find a location by telephone.

# America Saves Week

America Saves Week is an annual celebration that calls all Americans into action, and that action is committing to successfully saving. Police Federal Credit Union is encouraging all of our members to do a financial check-in that will allow you to get a clearer view of your finances, set those savings goals, and to create a plan to achieve those goals.

DURING THE WEEK, WE'LL BE FOCUSING ON THE FOLLOWING THEMES:

**Monday, April 8, 2024 | Saving Automatically**

**Tuesday, April 9, 2024 | Saving for the Unexpected**

**Wednesday, April 10, 2024 | Saving for Major Milestones**

**Thursday, April 11, 2024 | Paying Down Debt is Saving**

**Friday, April 12, 2024 | Saving at Any Age**



## Purple Up Day

While April 15th is usually the dreaded Tax Day, to military families, it means so much more. April 15th is also a happier day because on this day each year it is known as Purple Up! For Military Kids Day. We here at Police Federal Credit Union support all those who have served in the military and their families, and we would like to see you support them as well. Make sure to wear your Purple on April 15, 2024!



## 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.

**Coming Soon!**

### New DC Branch Location

441 4th St, NW, 11th FL  
Washington DC, 20001  
"Estimated Opening Date Spring 2024"

### Downtown DC Branch Office

300 Indiana Avenue, NW, 11th FL  
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.–4:00 p.m., T-Th.

**Phone:** 301.817.1200

**Audio Response – Banking By Phone:** 301.817.1201

**Fax:** 301.817.1230

**Internet:** [www.policefcu.com](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 January 31st, 2024

Membership ..... 13,600

Assets..... \$172,669,687

Shares..... \$143,893,767

Loans ..... \$118,633,586

## 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	124 Shared Branches in the
National Law Enforcement Museum	MD/DC/VA area:
444 E Street, NW	MD - 14, DC - 14, VA - 95
	Nationwide: 5,000+



## Holiday Closings

### Memorial Day

Monday, May 27

### Juneteenth

Wednesday, June 19

### Independence Day

Thursday, July 4



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!

- National Police Week! Page 1.
- Need To Get Away? Do It For Less With A Police FCU Vacation Loan! Page 2.
- Share Us With Your Family! Page 3.
- People Helping People, Our Checking Accounts Can Help You! Page 4.

## We Back the Blue and We Have the Credit Card for You!



See inside for more details!

### New DC Branch Location

441 4th St, NW, 11th FL  
Washington DC, 20001  
"Opening Spring 2024"

