

*Financial***INFORMANT****'Tis the Season for Great Holiday Loan Specials!****Special Holiday Loan¹**

It's the most wonderful time of the year and being short on cash shouldn't change that. Covering holiday costs can be tough. You can get the cash you need now with a Holiday Loan! Whether you need extra cash for your holiday shopping or help paying those holiday bills, don't get left out in the cold! Holiday Loans are a great alternative to high-rate credit cards. So, apply today and unwrap a great rate- as low as 6.99% APR* with terms up to 36 months! This is a limited-time offer, available October 1, 2024 – December 31, 2024. You can apply in person or online at policefcu.com or by calling 301.817.1200.

Special Holiday Skip-A-Pay³

Don't think twice...It's alright-to save!

The Police FCU Holiday Skip-A-Pay program allows members to skip one or more of their eligible loan payments without any penalties for one month. With three 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. The application is simple, just complete the Holiday Skip-A-Payment Form and then return the completed form to us! The quickest and easiest way to apply is by filling out the Skip-A-Payment Form and emailing it to our Lending Department at reply@policefcu.org.

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
- Share Draft account with 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

**see disclosures page 2*

I would like to skip my (November or December) payment.
Please circle appropriate month.

Name _____ Account #: _____ Loan #: _____

Address _____

Telephone Number where we can reach you during the day _____

Account # _____

Date _____ Signature _____

Please deduct the \$30 service fee from:

☐ Share Savings ☐ Share Draft Checking

Remember, there is a \$30 service fee for each skipped payment and interest will continue to accrue on your loan(s) during the skip period and the loan maturity date will be extended. Real Estate loans, Quick Draw loans, the Better Title Loan and Second Chance Auto Refinance loans are not eligible for Skip-A-Payment program.



Checking Made Easy, Finances on Track.

Don't have a Police FCU Checking Account yet?
Here are some perks you are missing out on!

- Receive your direct deposit up to 3 business days early!*
- Earn competitive dividend rates on your deposit account balance
- No monthly fee or service charges*
- No minimum deposit to open the account
- No monthly minimum balance
- Free real-time card security with CardNavSM
- Free Visa® debit card with ScoreCard Debit Rewards - earn points that can be redeemed on merchandise, travel, games and more!
- Overdraft protection options from your Share Savings Account or Backup Line of Credit
- Free Mobile App with Mobile Check Deposit
- Free Digital Banking with Free eStatements
- Free Online Bill Payment*
- Access to over 30,000 surcharge-free ATMs nationwide
- Access to over 5,000 Share Branch locations nationwide

Want more? Get more with our Benefits Plus® Checking!
Earn an unbelievable dividend rate of **3.04% APY***
and enjoy discounts on dining, entertainment, travel,
health & wellness, and more- including cashback offers!

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
www.policefcu.com/banking/checking/

Want Your Direct Deposit Early?

Do you like waiting to get your hard-earned money?
If you answered "Not Me", then Police Federal Credit
Union can help you with our Early Direct Deposit. Did
you know that when you have your Direct Deposit set
up with Police FCU, your payroll will go into your Share
Draft Checking Account up to 3 days early!

Another benefit of having your Direct Deposit going
into your Share Draft Checking Account is it will give
you a Rate Reduction on a loan with Police FCU. With
our Rate Reduction Program you can receive discounts
on your loan rates ranging from .10-.25% and then be
cumulative up to 1.75%. With Direct Deposit of \$1000
or greater and having a Share Draft Checking Account
can reduce your loan by .35% right away.

Contact us at 301-817-1200 or visit us online at
www.policefcu.com to set up your Direct Deposit today!



4 Month CD Special

Looking for a great Holiday Gift that keeps on giving!
Right now Police Federal Credit Union has a great
4-Month Certificate of Deposit with at 4.75% APY*.
This special offer is only around for a limited time and it
would make a great stocking stuffer. Better yet, why not
use our 4-Month CD to start that CD Ladder and allow
your money to make you money all year around!

**Rate is subject to change without notice.*

Holiday Loan Programs Disclosures from Page 1:

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

Holiday Loan¹: Holiday Loans are available from October 1, 2024 - December 31, 2024, with up to 2.00% rate reduction from the qualifying loan rate. Loan amount, repayment term, and interest rate based on credit qualification. The rate reflects an exclusive 1% holiday loan rate discount and a 1% cumulative rate reduction with the Loan Rate Discount Program#. Payment example: \$8,500 Holiday Loan at 6.99% APR# for 36 months = approximate payment of \$261.67. Other restrictions may apply.

Holiday Quick Draw Loan²: 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.

Holiday-Skip-A-Pay³: There is a \$30 service fee for each skipped payment, and interest will continue to accrue on your loan(s) and the loan term will be extended. Real Estate Loans, VISA® Credit Cards, Better Title Loan, and Second Chance Auto Refinance loans are not eligible for the Skip-a-Pay program.

Loan Rate Discount Program: Our rate discount program offers discounts ranging from 0.10% up to 1.75% cumulative discount for down payment of 15% or greater, direct deposit of \$1000 or greater, 10 or more point of sale (POS) transactions per month, an active share draft account, new member sponsorship, law enforcement retiree, automatic loan payment, no late payments on prior PFCU loans, and length of PFCU membership. An additional 0.50% promotional discount offered periodically.

INTERNATIONAL CREDIT UNION DAY

International Credit Union Day Is Thursday, October 17, 2024!

Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a global reach that touches more than 403 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest. This October 17, Police Federal Credit Union will join more than 82,000 credit unions from 98 countries to celebrate the 76th anniversary of International Credit Union Day®.

Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals. Visit Police Federal Credit Union to learn more about how credit unions fuel a force of global good.

Are You Ready to Escape and Watch the Leaves Change?

This is the perfect time of year to hop into your RV and travel to the mountains and enjoy nature and all its beauty. Police FCU RV and motorhome financing options are as flexible as your recreational needs. Whether you're looking at new or used recreational vehicles, we can help you get the best RV and motorhome loan while staying on budget in your dream RV, motorhome, or fifth wheel. We also offer RV loan refinancing options to help lower your interest rate or monthly payment.

Brake for Great Rates and Auto-Matic Savings!

An auto loan isn't just about an engine and four wheels. It's about taking care of your family by getting them to soccer practice, helping your teenager find some freedom and confidence, and discovering open roads for yourself. We understand the importance of a reliable vehicle in your life, so we offer great rates and no prepayment penalties. If you're looking for an affordable car loan from a place you can trust, come visit us. We also offer helpful products and services like Guaranteed Asset Protection and Mechanical Repair Coverage at a fraction of dealership pricing.

Love your car, but hate the payment? We refinance auto, motorcycle, boat, and RV loans!

Every month, another payment on your car. Did you know you could pay less each month by switching your loan to Police FCU? As a credit union, we often have loan rates that are less than commercial banks and car dealers. You owe it to yourself – and your checkbook – to find out how much you can save. Give us a chance to beat your current rate and see just how much you'll save. Help us Help you! Visit policefcu.com or call 301-817-1200 for more information.



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 smarter than ever before with the help of evolving technology. That's why Police FCU takes every precaution to help 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 four months to watch for new or re-opened accounts.
- Destroy personal documents before you throw them away.
- Download the CardNav 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 <https://policefcu.com/membership/digital-security/>

Build Your Savings - It's Easy!

You don't have to be a financial expert to experience success with saving money, you just need to have the desire. Here are a few ideas to help you become a successful saver!

Make A Personal Goal: Is there something special you need to save for, whether it be a dream vacation, a special event, or a gaming system to blow off some steam? How much do you need to pay for it? That's a great goal to start saving.

Open A Special Savings Account: This is a separate account from your Basic Savings and is not directly connected to your ATM/Debit Card, allowing you to keep these funds separate for your personal goals.

Set Up Automatic Deposits: Schedule an automatic transfer from your direct deposited funds to go to your Special Savings Account.

Transfer via Digital Banking or the Mobile App:

Within seconds, you can transfer funds from your Checking Account to your Special Savings Account.

Be Accountable: If you set a goal, stick with it. There is nothing better than accomplishing a goal yourself. And, once you are successful, make a new goal and keep crushing them!



Boost Your Holiday Budget With A Police FCU Credit Card.



The holidays are close and so is your best credit card option! If you are looking for an excellent 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

For more details or to apply today, visit our Credit Card page at www.policefcu.com/lending/credit-cards/



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.

New DC Branch Location

441 4th St, NW, 11th FL
Washington DC, 20001

Branch Hours: 7:30 a.m.–3:30 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

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 Aug 31, 2024

Membership 13,854

Assets.....\$174,702,926

Shares... \$144,325,228

Loans \$117,706,174

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



Holiday Closings

Columbus Day

Monday, October 14, 2024

Veteran's Day

Monday, November 11, 2024

Thanksgiving Day

Thursday, November 28, 2024

Christmas Day

Wednesday, December 25, 2024

New Year's Day

Wednesday, January 1, 2025



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PRESORT STANDARD
US POSTAGE
PAID
ORLANDO, FL
PERMIT #1556

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Ride Along with Police Federal Credit Union

We are looking for more great Members like you! Refer your family and colleagues. You and your referred member could each receive \$100. Ask a Member Representative for more information today!



DC Branch Opening

