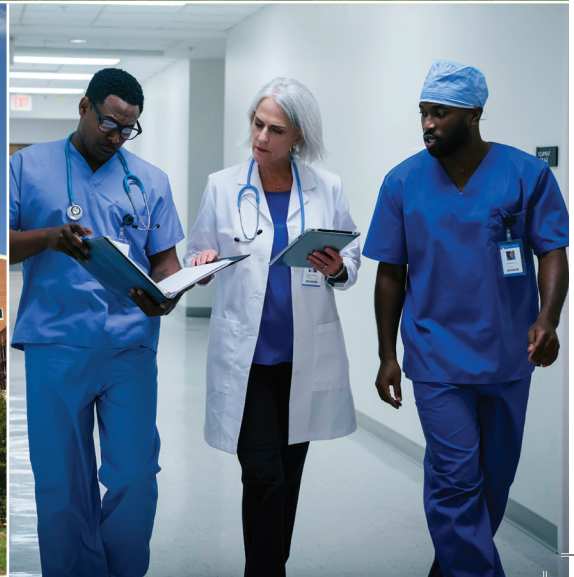


JOHNS HOPKINS
FEDERAL CREDIT UNION

We Know Hopkins.

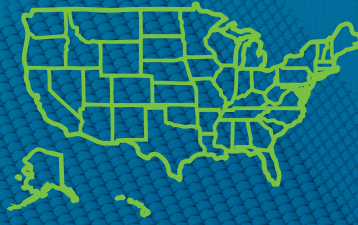
Uniquely designed for every moment
of your financial journey.



Local Roots. Worldwide Reach.



43,000+ JHFCU
Members



Located in
All 50 States



Located in
41 Countries



It just felt really good to be treated with such *respect & dignity*
- A.W.



Members save **\$2,500** on average when they refinance their auto loan with JHFCU.



JHFCU contributed over **\$130,000** to support Hopkins' and extended local communities' initiatives in 2023.

Built By and For the Hopkins Community

Located in the heart of Baltimore and with members around the globe, Johns Hopkins Federal Credit Union was founded in 1971 by seven Hopkins employees. Since then, we've grown into one of the largest credit unions in Maryland, and we're as committed as ever to the community where it all began. Every day we work to find solutions that will financially empower our membership through each stage of their life.

OUR MEMBERS GET MORE



We are a not-for-profit **financial cooperative**. That means our earnings go back to our membership or are invested into future benefits for members—not stockholders. We are owned by our members, and we exist to support them. We're proud to offer these valuable benefits:

- ✓ Competitive loan and savings rates
- ✓ Fewer fees for deposit accounts and loans
- ✓ Dependable local service and faster decision-making
- ✓ All the latest digital banking tools

WHO'S ELIGIBLE?



We remain focused on the Hopkins community. JHU students and alumni, employees of JHU, JHH, JHHS, JHBMC, and most other Hopkins affiliates are eligible for membership. For a full list, contact JHFCU or visit jhfcu.org.

ONCE A MEMBER, ALWAYS A MEMBER



Things change, but your membership doesn't have to—once you are a part of this community you always have a home.



One Place for All Your Financial Needs

As a full-service financial institution, JHFCU provides a wide range of quality services designed to help our members reach their goals. Count on us for 24/7 account access and monitoring.

SAVINGS



Just starting? Have a goal? Let's talk.

- **Share Savings:** Open with just \$25
- **Share Certificate:** Choose your preferred term
- **Money Market:** Earn a higher rate
- **Holiday Club:** Save for your holiday needs
- **Youth and Young Adult:** Establish for any child under age 21
- **Custom Savings:** Name up to five secondary savings accounts to meet a specific financial goal

CHECKING/DEBIT CARDS



A JHFCU checking account has no monthly fee or minimum balance, plus you'll get access to free educational resources to help you achieve financial well-being.

- **Convenient Access:** Access your account anywhere with online and mobile banking. Plus, you have access to over 30,000 fee-free ATMs and more than 5,500 shared branches across the country. We go where you go!
- **Ca\$hPerks:** Earn cash back on debit card purchases
- **Mobile Wallets:** Compatible with Apple Pay®, Google Pay™, and Samsung Pay®

The most important thing to me is that credit unions

work for the people

rather than for investors or shareholders.

I'm so glad we have JHFCU. – E.M.

FINANCIAL TOOLS



- Get unlimited access to financial education and counseling services with **GreenPath**
- View your credit score, monitor your credit, and more with **SavvyMoney**
- Create a budget, track spending, and manage debt with **MoneyMap**
- Explore helpful articles on budgeting, saving, buying a car or home, and more with the JHFCU **Financial Resource Center**
- Receive personalized financial coaching



Smarter Ways to Pay

From little expenses to big milestones, your financing needs are covered. JHFCU's team of lending specialists will work with you to find the best solutions for your situation.

CREDIT CARDS



Our credit cards have no annual fee and no over-the-credit-limit fee.

- **Visa® Platinum Rewards:** Earn points with every purchase
- **Visa® Platinum:** Our lowest-rate card lets you take your time paying off your balance
- **Secured Visa®:** Build or repair your credit with a security deposit equal to your credit limit
- **Visa® Starter:** Ideal to establish or improve credit with a manageable limit

I very much liked how easy it was to take a “blank check” loan to my auto dealer—the process was

much easier

— than I expected! — P.B.

LOANS



With competitive rates and flexible terms, JHFCU makes financing easy. Plus, make no payment for the first 90 days on select loans.¹

- **Vehicle Loans**
 - Get fast, easy financing with our **Blank Check Auto Loan**
 - Buy or refinance new and used cars, motorcycles, boats, RVs, and more
 - Take control of your car-buying experience with TrueCar®
- **Home Loans**
 - Whether you're a first-time buyer, looking to retire, or need a lower down payment, we offer a variety of products to fit most situations
 - HomeFree Home Loans to pay off your home faster with no closing costs²
- **Home Equity Loans and Lines of Credit**
 - Unlock your home equity for flexible, low-cost funds
 - Great for home improvements, paying off high-interest debt, or unexpected expenses
- **Anything Loans with no payments for up to 90 days¹**
 - Quick processing means you get approved and funded quickly
 - Ideal for emergencies, small home improvement projects, and special occasions
- **Seasonal Holiday Loans and Winter Wonder Line of Credit**



JHFCU's Member Service Center earned a “2024 Best of the Best” award based on member surveys from 2023.

¹ By skipping your first payments, up to 90 days you extend your maturity date approximately up to three months. Credit insurance coverage you have on this loan does not cover any deferred payment. Since loan interest still continues to accumulate, your final payment on this loan may increase. This option is subject to change or may be discontinued at any time.

² Closing costs will be added back to loan balance if the loan is paid off within three years.

Money Management Made Easy

We know our members are busy and your time is valuable. That's why we offer convenient, time-saving solutions to help you manage your money whenever and wherever you want.

24/7 ACCESS & CONVENIENCE



Simplify your life. Manage your money whenever and wherever you want. Our secure Online Banking and Mobile Banking app make it easy to:

- View account balances, transactions, and history
- Receive real-time alerts
- Pay bills with online bill payment
- Apply for a loan
- Sign up for eStatements
- Add your debit and credit card info to your mobile wallet
- Deposit checks from your smartphone with mobile DeposZip

PLAN, PROTECT, & GET ADDED PERKS



As a member of JHFCU, you can also take advantage of these valuable resources and exclusive benefits:

- Family Security Plan®
 - Whole life insurance
 - Disability income protection
 - Critical illness insurance
 - Accident insurance
- Notary and signature guarantee services
- Discounts on TurboTax® preparation
- College scholarship opportunity
- Internship opportunity

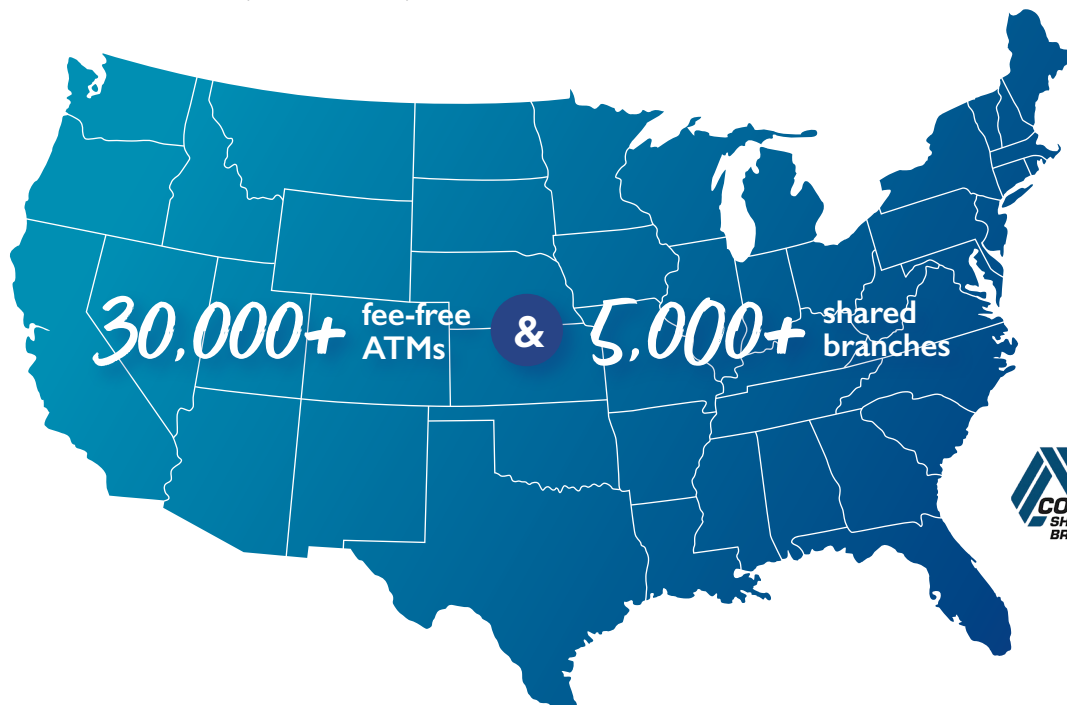
TAKE JHFCU WITH YOU



No matter where life takes you, JHFCU is never far away. We're partnered with credit unions across the U.S., so our members can access their money wherever they are.



Find an ATM, branch, or shared branch near you.



Ready to Get Started?

Visit our website to join or reach out to our helpful local team to learn more and become a JHFCU member.

JOINING IS EASY



Visit one of our branches or scan here to join and start enjoying the benefits of JHFCU membership today!

GET IN TOUCH



Website: jhfcu.org

Mailing Address: 2027 East Monument St., Baltimore, MD 21205

Phone: 410-534-4500

BRANCHES



Bayview 5201 Alpha Commons Dr., Baltimore, MD 21224

East Baltimore 2027 E. Monument St., Baltimore, MD 21205

Homewood 4 E. 33rd St., Baltimore, MD 21218

BUSINESS HOURS



Mon, Tue, Fri: 8:30 a.m. – 4:00 p.m.

Wed: 10:00 a.m. – 4:00 p.m.

Thu: 8:30 a.m. – 5:00 p.m.



JOHNS HOPKINS

FEDERAL CREDIT UNION

Our vision is to improve our members' financial lives.

JHFCU aspires to be the financial institution that our members choose first, use most, and grow with throughout their lives.

410-534-4500 | 1-800-JHFCU-70 | [jhfcu.org](https://www.jhfcu.org)



Johns Hopkins Federal Credit Union (JHFCU) is a federally chartered credit union completely independent from Johns Hopkins University, Johns Hopkins Health Systems, and any of the Johns Hopkins schools, hospitals, or programs. JHFCU holds a license to use the "Johns Hopkins" registered mark. JHFCU serves the employees, students, retirees and Alumni Association members of the Johns Hopkins University, employees and retirees of the Johns Hopkins Health System and its hospitals, and employees and retirees of other select entities. JHFCU is wholly owned by its members. Neither Johns Hopkins University nor Johns Hopkins Health Systems select, endorse, or are responsible for the goods and services offered by JHFCU.

Equal Opportunity Lender | Federally Insured by NCUA | © 2024 Johns Hopkins Federal Credit Union

Rev. 2/22/24