

HOW DO I BECOME A MEMBER?

Joining JHFCU is simple. Just deposit \$25 into a Share Savings account, and you may then establish other accounts or services. Your deposit can be paid by check, by money order, through direct deposit, or by payroll deduction. A completed member application and a copy of a government-issued ID (e.g., your driver's license or passport) are needed. For an application, go to www.jhfcu.org or stop by one of our branches.

410-534-4500 • 1-800-JHFCU-70 • www.jhfcu.org
(outside the Baltimore area)

BRANCH OFFICES

*All branches, unless noted otherwise below, are open
M-T, Th-F, 8:30 a.m. – 4:00 p.m.
W, 10:00 a.m. – 4:00 p.m.*

E. Baltimore

2027 E. Monument St.
Baltimore, MD 21287

Homewood

Charles Commons
4 E. 33rd St.
Baltimore, MD 21218

Bayview

5201 Alpha Commons Drive
Baltimore, MD 21224

Eastern

1101 E. 33rd St., Room 303A
Baltimore, MD 21218
W, 10:00 a.m. – 4:00 p.m.
Th, 8:30 a.m. – 4:00 p.m.

Mt. Washington

McAuley Hall, Suite 100
5801 Smith Avenue
Baltimore, MD 21209



THE JOHNS HOPKINS
FEDERAL CREDIT UNION
— Serving the Johns Hopkins community since 1971 —



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



designed by visions, ink. 280691 3/08



Hopkins Employees...

GET THE BENEFIT THAT WORKS\$ FOR YOU!



THE JOHNS HOPKINS
FEDERAL CREDIT UNION

— Serving the Johns Hopkins community since 1971 —



The Benefits of Membership at Johns Hopkins Federal Credit Union

As a Johns Hopkins employee, you get a range of benefits as part of your employment, but how many of those benefits continue supporting you when you leave the office? As part of your benefits package, the Johns Hopkins Federal Credit Union is one Hopkins benefit that keeps working for you while you're at work, at home, on vacation – wherever you are! We can help you earn money with our high-rate savings accounts; make purchases and pay bills with our easy-to-use debit cards and online bill payment system; and get an education, buy a car, or purchase a home with our competitive low-rate loans. We also give you convenient and easy access to your money, with 5 branches on Hopkins campuses, free online and telephone banking 24 hours a day, and more than 26,000 surcharge-free ATMs in Maryland and across the nation!

WHAT EXACTLY IS A CREDIT UNION?

For those unfamiliar with the term, a credit union is a financial institution that offers the same products and services a bank does with one major difference – credit unions are not-for-profit and are owned by their members, not shareholders. Therefore, credit unions can afford to offer lower rates on loans than most banks and little or no service fees. They are also known for their “people helping people” philosophy and commitment to their membership. Another uniqueness of credit unions is that the Board of Directors is composed of volunteers. At JHFCU, individuals from the Hopkins institutions oversee the organization with the interests of the Hopkins community in mind.

HELPING THE HOPKINS COMMUNITY

JHFCU works hard to improve the lives of Hopkins employees and their family members by meeting their financial needs and offering better products and services than most area banks. Here are some facts that you may not have known about us:

- ▶ More than 34,000 members bank at JHFCU, helping us reach over \$200 million in assets
- ▶ A JHFCU Share Savings account pays a dividend rate that is often twice that of other area banks
- ▶ Our members have surcharge-free access to over 1,500 regional ATMs and more than 25,000 ATMs nationwide, including many ATMs on JH campuses
- ▶ JHFCU can handle all your borrowing needs, from small personal loans to vehicle loans to home equities and mortgages
- ▶ More than 13,500 employees direct deposit their paychecks to JHFCU each payday
- ▶ Share Draft Checking is FREE at JHFCU, with no minimum balance requirement, and you receive a 50% discount on all check styles with direct deposit
- ▶ Each JHFCU East Baltimore branch teller processes an average of 275 transactions per day
- ▶ Our members can view account transactions and make transfers online (www.jhfcu.org) and over the phone FREE, 24 hours a day
- ▶ JHFCU was founded by a group of Hopkins employees just like you over 30 years ago

*Start benefiting from a
JHFCU membership today!*