

ANNUAL NEWSLETTER

SPRING 2025



PRINCE GEORGE'S COMMUNITY FEDERAL CREDIT UNION

WELCOME TO THE 2025 SPRING EDITION OF PRINCE GEORGE'S COMMUNITY FEDERAL CREDIT UNION'S ANNUAL NEWSLETTER

We're thrilled to bring you the latest updates, announcements, and exciting news from your Credit Union family.

PRESIDENT'S MESSAGE



Dear Beloved Members,

The warmer days are bringing a fresh wave of energy here at the Credit Union!

Fresh off the heels of a fantastic Annual Meeting, we're keeping the momentum going with exciting initiatives designed to enhance your experience and empower your financial journey. This year, our focus is all about **Financial Fitness**—encouraging you to strengthen both your financial and physical well-being.

We'll be rolling out a fun and motivating mix of promotions, programs, and challenges to support you every step of the way. In addition, we're continuing our commitment to the community with a series of outreach events and initiatives that reflect our mission: to provide high-quality financial products, personalized service, and thoughtful insight that help you reach your goals.

We invite you to explore this newsletter for more details on all the exciting things happening throughout the year. Here's to a new season filled with progress, connection, and success—together.

Warm regards,

Diane Coleman Brown
President / CEO

VACATION LOAN



VACATION LOAN

BE THE STAR OF YOUR OWN ADVENTURE

10.00% APR FOR 24 MONTHS

WWW.PRINCEGEORGESFCU.ORG/VACATION

PGFCU Member Veda Johnson

MAY IS SMALL BUSINESS MONTH – LET’S GROW TOGETHER!



There's no better time to celebrate and support our local business members. We offer a full suite of financial solutions designed to help small businesses thrive — and because we know business owners wear many hats, we make it easy to manage both business and personal finances in one place—with accounts available for owners and employees alike.

Checking Accounts

Looking for a business checking account that offers flexibility and convenience? We provide a solution with no monthly maintenance fees* and a low minimum opening deposit of \$5. Enjoy features like overdraft protection and mobile banking services.**

Business Savings and Money Market Accounts

Looking for a way to manage your liquidity all while earning interest? Depending on the amount, you can grow your excess cash and still gain access to your funds through any ATM, branch or online/mobile channel. Plus, you can put any excess cash to work for your business while earning above market rates and benefiting from flexible accessibility through mobile, online or digital wallet withdrawals and transfers in and out of your business checking account.

Business Savings and Money Market Accounts

Our federally insured Business Certificates of Deposit (CDs) are a smart, secure way to make your business cash reserves work harder. Whether you're setting aside funds for future expansion, planning for seasonal needs, or simply looking to earn more on idle cash, our CDs offer competitive rates and flexible terms to align with your financial goals. With the peace of mind that comes from NCUA insurance and predictable returns, our Business CDs can help you build a stronger financial foundation for what's next.

Unsecured & Secured Line of Credit

Even in the most successful businesses, cash often doesn't flow at the perfect pace. Sometimes you need quick access to resources to keep everything operating as it should. Apply for a Business Line of Credit to cover short-term shortages or take advantage of timely opportunities.

Commercial Mortgages

Looking to invest in or refinance commercial property? Flexible commercial mortgage options are available, featuring competitive rates, personalized terms, and support for both fixed and variable rate structures. With convenient ACH payment options tied to a business checking account and access to SBA loan programs, it's a smart way to finance your next move. Loan terms and eligibility may vary—reach out to explore what works best for your business.

Explore more ways to support your business—see all the services available at: www.PrinceGeorgesCFCU.org/Business

BOAT & RV LOAN

BOAT & RV

LEISURE VEHICLE LOANS

ESCAPE THE ORDINARY

WWW.PRINCEGEORGESFCU.ORG/LEISUREVEHICLES



2025 ANNUAL MEETING



Prince George's Community Federal Credit Union extends heartfelt thanks to all attendees of the 2025 Annual Meeting for their unwavering support. We were delighted to welcome our members in Lanham Hall at Prince George's Community College, where community and collaboration took center stage.

Our dedicated board members delivered key insights, strategic initiatives, and ways we're continuing to serve our members with excellence. Adding to the excitement, a few lucky members walked away with fabulous prizes through our exclusive raffle!

The evening reached a meaningful milestone as we celebrated exceptional academic achievements within Prince George's community through our scholarship awards. These talented recipients embody the promise of a brighter future, and we are honored to support their educational journeys.

Thank you for being an integral part of our credit union family. Together, we're building a stronger community!



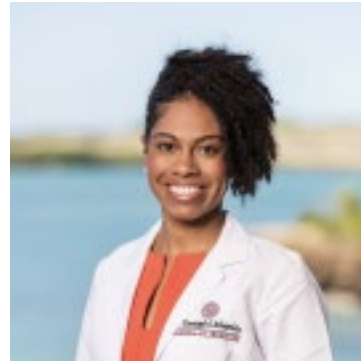
CONGRATULATIONS TO OUR 2025 SCHOLARSHIP WINNERS!

We're proud to recognize the outstanding accomplishments of our 2025 scholarship recipients. Join us in celebrating these bright and ambitious students as they take the next steps in their academic journeys:

- **Khalil Jackson**, a senior at Bowie High School, heading to Morgan State University this fall to study automotive design
- **Cameron Baldwin**, a senior at Frederick Douglass High School, who will attend Howard University to pursue a career in dentistry
- **Dionna Stone**, a doctoral candidate studying Medicine at St. George's University
- **Taunya Melvin**, a doctoral candidate in Business Administration at Liberty University

We're honored to support their continued education and future success!

Learn more about the 2026 Scholarship by visiting www.PrinceGeorgesCFCU.org/Scholarship



REFLECTIONS FROM THE 2025 SCHOLARSHIP WINNERS



"I'm incredibly honored to be a recipient of the 2025 Virginia Stallings & Cindy Prestandrea Scholarship. Thank you to PGFCU for investing in my future. As I prepare to attend Morgan State University this fall, this support means more than words can express. It's not just financial help—it's a reminder that my goals matter and my community believes in me. This scholarship moves me one step closer to achieving my dreams and creating real impact. I do not take your support lightly and am deeply grateful to have PGFCU as a part of my journey. I will not forget it."

- Khalil C.E. Jackson

"I am very honored and thankful to be a recipient of the 2025 Virginia Stallings & Cindy Prestandrea Scholarship. Many thanks to the PGFCU for considering and awarding me this scholarship and for being a part of investing in the community. I have worked in non-profit management for over 20 years, and this scholarship will help me continue pursuing my doctoral degree in this subject, Nonprofit Management. Nonprofit is my life calling, and completing my degree in this subject means so much to me, and it further equips me to be the best person to serve communities throughout our area. Forever Grateful for this blessing."

- Taunya Melvin

COMMUNITY PARTNERSHIPS

This past year, we made an intentional effort to identify and support organizations that directly impact our local community, many of which are near our branches. As a result, we are proud to welcome the **Bowie Food Pantry**, **Jacob's Ladder**, **UpStage Artists**, and several other organizations into our growing list of community partners.

Together, we're strengthening the communities we serve—one partnership at a time.



MEMBER HIGHLIGHT



DANIELLE LEE
Brand Ambassador
Member Since 2000

"The Credit Union has been of great benefit to me. I got a low-interest loan to pay for my son's tuition and 2 auto loans. The employees really look out for their members and it has been like working within a family unit. Serving as a Brand Ambassador has been great because I've been able to spread awareness about our outstanding Credit Union and meet so many wonderful people in the community while doing it."

The PGCFU Brand Ambassadors play a vital role in representing and promoting our products and services to potential members. As key advocates, they help build brand awareness, foster loyalty, and contribute to a positive image of the Credit Union. Utilizing their creativity and networking skills, ambassadors establish a strong presence across various channels, including social media, events, and community outreach programs.

We are honored to have Danielle as one of our inaugural Brand Ambassadors!

Learn more about becoming a Brand Ambassador by visiting
www.PrinceGeorgesCFU.org/BrandAmbassador



BRAND
AMBASSADOR PROGRAM

*Promote your credit union and gain
access to special benefits.*

WWW.PRINCEGEORGESCFU.ORG/BRANDAMBASSADOR

2025 FINANCIAL FITNESS CHALLENGE



GET FINANCIALLY FIT IN 2025!

Throughout the year, we're offering a variety of promotions, programs, and challenges to help you achieve your financial goals. We encourage members to earn, manage, borrow, save, and protect their money by utilizing our wide range of financial products.

How to Join the Challenge:

1. Take advantage of our many financial tools and services, including: Auto Loans, Vacation Loans, Boat & RV Loans, Pot of Gold Accounts, and Credit Cards.

2. FITSHARE25 Referral Program

Encourage friends to prioritize their financial fitness by joining the credit union. You'll receive a \$25 account credit for every successful referral!*

3. Share Your Financial Health Journey

Post a video on Instagram or Facebook showing how you've improved your financial fitness using our products, services, or tips. Tag us and use the hashtag #PGCFCUFit25 to enter a raffle for a \$250 prize.

4. Step Up to Fitness

Join our team to help achieve 250 million steps in 2025! Join as an individual or team and track your progress each month using the Challenge Runner app for the opportunity to win a goodie bag featuring:

- Coupons and discounts
- Fitness merchandise and apparel
- A \$100 Sports Apparel Gift Card

Learn more by visiting www.PrinceGeorgesCFCU.org/FinancialFitness

2025 SHRED-IT EVENTS



2025 SHRED-IT EVENTS

BRING YOUR UNWANTED PAPER
DOCUMENTS TO BE SHREDDED FOR FREE
(2 BOX/BAG LIMIT)

SATURDAY, MAY 17TH, 2025 | 8AM-11AM

Bowie Branch

15201 Hall Road Bowie, MD 20721

SATURDAY, SEPTEMBER 13TH, 2025 | 10AM-1PM

Largo Branch

9201 Basil Court Largo, MD 20774

SATURDAY, OCTOBER 18TH, 2025 | 10AM-1PM

Beltsville Branch

6985 Muirkirk Meadows Beltsville, MD 20705

VISA BALANCE TRANSFER



VISA BALANCE TRANSFER FLEX YOUR WAY TO FINANCIAL FREEDOM

2.99% ON TRANSFERRED
BALANCES
APR FOR 6 MONTHS*

WWW.PRINCEGEORGESFCU.ORG/VISA

CONNECT WITH US

FULL SERVICE BRANCH LOCATIONS

Beltsville Branch

6985 Muirkirk Meadows Drive
Beltsville, MD 20705

Bowie Branch & Headquarters

15201 Hall Road
Bowie, MD 20721

Greenbelt Branch

112 Centerway
Greenbelt, MD 20770

Largo Branch

9201 Basil Court, Suite 150
Largo, MD 20774

ATM LOCATIONS

14741 Governor Oden Bowie Drive
Upper Marlboro, MD 20722

5000 Rhode Island Avenue
Hyattsville, MD 20781

13400 Dille Drive
Upper Marlboro, MD 20772

14735 Main Street
Upper Marlboro, MD 20772

3716 Rhode Island Avenue
Brentwood, MD 20772

BRANCH CLOSINGS

Memorial Day

Monday, May 26th

Juneteenth

Thursday, June 19th

Independence Day

Friday, July 4th

Labor Day

Monday, September 1st

EVENTS

Bowie Shred-It Event

Saturday, May 17th

2025 Beltsville Festival

Sunday, May 18th

2025 Bowie Fest

Saturday, June 7th

Largo Shred-It Event

Saturday, September 13th

International Credit Union Day

Thursday, October 16th

Beltsville Shred-It Event

Saturday, October 18th