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## COMMUNITY INVOLVEMENT

### WINTER WEAR DRIVE

Warm a heart and give back to those in need through during our **9<sup>th</sup> Annual Warm Hearts Coat Drive**. From now until November 15<sup>th</sup>, stop by any of our branches to drop off new winter gear (gloves, coats, socks, etc.) to help someone in need. All donations will go to support surrounding Prince George's County shelters and non-profit organizations.

### HOLIDAY LIGHTS CONTEST

Think your home shines the brightest during the holidays? Enter our **2<sup>nd</sup> Annual Holiday Lights Contest** for a chance to **win a \$500 Visa gift card!** Hurry, all entries are due December 15<sup>th</sup>. Winners will be announced in the January newsletter. Visit [PrinceGeorgesCFCU.org/HolidayLights](http://PrinceGeorgesCFCU.org/HolidayLights) for contest details.

### TOYS FOR TOTS

Help bring a smile upon the face of a child this holiday by donating a new toy within our branches for the **Toys-For-Tots campaign**. From November 28<sup>th</sup> until December 15<sup>th</sup>, stop by any of our branches to drop off toys for less fortunate children throughout our community.



### HOLIDAY LOAN

## YEAR AFTER YEAR, A HOLIDAY LOAN IS THE ANSWER



Holiday season can be the most wonderful time of the year. There's the exchanging of gifts, sumptuous holiday meals, festive decorations, and spending time with family you may not have seen since last year.

However, if the cost of all of that is too much for your budget to handle, remember that you can always apply for a Holiday Loan to get you through the season. It's a great way to maintain a cheerful holiday spirit and avoid that post-holiday debt hangover.

A Prince George's Community Federal Holiday Loan puts money in your wallet before you start shopping, so you'll avoid the temptation to use expensive store charge accounts or dip into your savings.

A holiday loan will make these holidays less stressful because you can spread repayments over the next 24 months at a fixed rate of only 10.00% APR.

#### Sample Payments Based on 24 months at 10.00% APR\*

LOAN AMOUNT	MONTHLY PAYMENT
\$3,000	\$140
\$4,000	\$186
\$5,000	\$232

The perfect solution to managing your holiday budget is here. Apply at [PrinceGeorgesCFCU.org/Holiday](http://PrinceGeorgesCFCU.org/Holiday), call or visit a branch.

\*APR=Annual Percentage Rate. Holiday Loan is available for qualified borrowers. Loan subject to normal underwriting guidelines. Term limit is 24 months with a minimum loan amount of \$500.00 and a maximum loan amount of \$5,000. Representative payment example: A \$5,000.00 loan at a fixed rate of 10.00% Annual Percentage Rate for 24 months would require 24 monthly payments of \$232.00. Offer ends December 31, 2022. PGFCFU reserves the right to change or withdraw this offer at any time.



EARN DOUBLE REWARD POINTS

## ARE YOU READY FOR THE HOLIDAYS?

The holiday season is here! And your Prince George's Community Federal Visa Elite Rewards is the perfect credit card to carry in your wallet, because you'll "earn double while you spend" on holiday essentials.

**For example:** You'll earn **double the valuable** points on all purchases – online or in-store from **November 15-30, 2022** – which you can redeem for airline travel, hotels and cash back. Plus, an additional **1,000 points** when you spend \$1,000 in the month of December.\*

**Elite Visa Rewards** also has:

- NO annual fee or balance transfer fees.
- Spending limits up to \$25,000.
- And you'll earn **500 bonus points** on your first purchase with this Visa card.

To learn more or apply, visit [PrinceGeorgesCFCU.org/VISA](http://PrinceGeorgesCFCU.org/VISA) or **301.627.2666** or **800.952.7428** or come by a branch today!

\*Visa Elite Rewards Credit Card must be used at check out to earn bonus points. All Elite Rewards cardholders will earn double the point value on all transactions for the limited time frame, November 15–November 30, 2022. Rewards cardholders must spend a total of \$1,000 in the month of December to earn the additional 1000 points. New Elite Rewards cardholders will earn an additional 500 points after first purchase within 30 days of your card approval. Credit card based on creditworthiness. Other credit card types available. Ask for details. Card application based on creditworthiness. Certain restrictions apply.



**2X**  
**POINTS**  
from **NOVEMBER 15<sup>th</sup> - 30<sup>th</sup>**  
Plus, 1,000 points in December with qualified spending!\*



**DON'T HAVE A CARD?**  
**APPLY NOW!**

## BOARD OF DIRECTORS NOMINEES ANNOUNCED

The Nominating Committee has submitted the following incumbents as candidates for election to the Prince George's Community Federal Credit Union Board of Directors:

- William Frazier
- Darryl Jones
- Darryl Shelton

Any other member who wishes to be nominated for the Board of Directors must submit a petition to the Nominating

Committee by January 13, 2023. The petition must be signed by at least 1% of membership. Petitions may be obtained from the credit union's office at 15201 Hall Road, Bowie, MD 20721 or by sending an email to [Elections@PrinceGeorgesCFCU.org](mailto:Elections@PrinceGeorgesCFCU.org). The election results will be announced March 29, 2023 during our Annual Meeting. For more information visit [PrinceGeorgesCFCU.org/Election](http://PrinceGeorgesCFCU.org/Election).

## BRANCH CLOSINGS

### Veteran's Day

Friday, November 11<sup>th</sup>

### Thanksgiving Day

Thursday, November 24<sup>th</sup>

### Christmas Day (observed)

Monday, December 26<sup>th</sup>

### New Year's Day (observed)

Monday, January 2<sup>nd</sup>

## CONTACT US

### BRANCH LOCATIONS

#### Mailing Address

#### Bowie Branch

15201 Hall Rd., Bowie, MD 20721  
Mon. – Fri., 9:00 a.m. – 5:00 p.m.  
Saturday 9:00 a.m. – 1:00 p.m.

#### Beltsville Branch

6985 Muirkirk Meadows Dr., Beltsville, MD 20705  
Mon. – Fri., 9:00 a.m. – 5:00 p.m.  
Saturday 9:00 a.m. – 1:00 p.m.

#### Largo Branch

9201 Basil Ct. Ste 150, Largo, MD 20774  
**Scheduled to open December 1, 2022**

### ATM LOCATIONS

**Beltsville** 6985 Muirkirk Meadows Dr. (Drive-Up)

**Bowie** 15201 Hall Rd. (Drive-Up)

**Hyattsville** 5000 Rhode Island Ave.  
(Inside Police Station)

**Largo** 9201 Basil Court (Drive-Up Kiosk)

**Upper Marlboro** 14741 Governor Oden Bowie Dr., (1<sup>st</sup> Fl)  
13400 Dille Rd. (Prince George's  
Correctional Facility Lobby)  
14735 Main Street (Inside Court House,  
next to Commissioner's office)

For a list of surcharge-free ATMs and for shared service center information visit us at [PrinceGeorgesCFCU.org/Locations](http://PrinceGeorgesCFCU.org/Locations).

### OTHER SERVICES

#### 24/7 Live Call Center

800.952.7428 or 301.627.2666

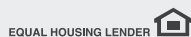
#### Online Chat

[www.PrinceGeorgesCFCU.org](http://www.PrinceGeorgesCFCU.org)

#### Business Services

[Business@PrinceGeorgesCFCU.org](mailto:Business@PrinceGeorgesCFCU.org)  
Fax: 240.556.1143

#### Download the app today!



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