

Money *matters*



Same mission, same values.

New look, deeper connection.

We're excited to introduce a new chapter for Johns Hopkins Credit Union! While our look and digital experience have evolved, what matters most hasn't changed: our commitment to serving you every step of the way.

This rebrand is about creating a more modern, accessible experience that reflects who we are, the members we serve, and the future we're building together. Because being a member means more than just managing finances. It means belonging to a community that supports your financial well-being through every stage.

Every change was made with our members in mind, creating an experience designed to support your financial journey and goals. This evolution is more than a new logo and website: It's an investment in your experience now and into the future.

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Independence Day
Friday, July 3

Labor Day
Monday, September 7

Hit the road with *summer rewards.*

Summer is for adventures like road trips, family vacations, weekend getaways, and everything in between. Wherever the season takes you, we're here to help you make the most of every mile with special summer offers designed to reward your journey and help you get there with confidence.



Earn more with our Visa® Rewards Credit Card.

Hit the road and earn more with our Rewards Credit Card. From filling up the tank to booking flights and hotels, you'll earn **5X points** on select travel purchases you make this summer.¹



Plus, enjoy **10,000 bonus points** after spending **\$2,500** within your first 90 days!²

Looking for a new vehicle before your next adventure?

Now is a great time to take advantage of our **auto loan rates as low as 4.49% APR!**³ Whether you're finding a vehicle with more room for family road trips or purchasing the car you've been dreaming about, our competitive financing options can help you get behind the wheel while keeping your budget on track.



Plus, enjoy **no payment** for up to **90 days.**⁴



From now until September 7, 2026, let your purchases work harder and your rewards go further. Explore our summer offers today and get ready for wherever the road leads next!



Congratulations, Kaytlin!

We're incredibly proud to share that Kaytlin Wack, JHCU's Marketing Growth Specialist, has been selected as the 2026 Miriam Lieb Emerging Leader by the MDIDC Credit Union Association. This honor celebrates young professionals shaping the future of the credit union movement, and Kaytlin is doing just that. Her leadership, passion, and dedication to our members and community inspire all of us.

At JHCU, we believe in investing in emerging leaders and creating opportunities for young professionals to grow, lead, and make meaningful impact. Kaytlin's achievement reflects the kind of development we're proud to support across our organization and the credit union movement.

1. For every \$1 you spend in purchases using your JHFCU Visa Rewards, you earn 2 times (X) points for groceries, 3X points for dining, 4X points for utilities, 5X points for travel and transportation, including gas, hotels, airfare, and auto rental purchases, and 1X points for all other purchases. Points can then be redeemed for merchandise, travel, or gift cards. | 2. Earn an additional 10,000 bonus points after you spend \$2,500 on purchases in the first 90 days. Each point earns 0.90% in cash back rewards. For example, redeem 10,000 points for \$90 in direct deposit. To be able to redeem points in cash back rewards, you must have an open JHFCU checking account with a Visa debit card. Once points are redeemed, it may take up to five business days for the direct deposit to post to the checking account. | 3. APR=Annual Percentage Rate. Rates are determined by an evaluation of the applicant's credit, term of loan, and age of auto. Your actual rate may vary. Rates are subject to change. | 4. Skipping your first payments up to 90 days extends your maturity date for approximately up to three months. If you have credit insurance coverage on this loan, it does not cover any deferred payments. Note that loan interest will still accumulate, so your final payment on this loan may increase. The option to skip a payment is subject to change or may be discontinued.

Financial wellness *starts here.*

We're thrilled to announce our brand-new website is officially live, and it was built with you in mind! From smoother navigation to a more intuitive experience, everything has been redesigned to help you find what you need quickly, easily, and confidently.

As you explore, you'll notice clearer pathways, smarter tools, and a layout that makes managing your financial life feel effortless. To help you get familiar with the new layout, we've highlighted a few important sections we think every member should know about.



Financial Wellness Hub

Our **Financial Wellness hub** is designed to support you at every stage of your journey, offering tools, tips, and guidance to help you make confident decisions. Here, you'll find the Financial Roadmap page, a clear, easy-to-follow path that breaks down key milestones and solutions that make a meaningful difference. It's the perfect place to map out your next goal and see exactly how to get there.



ATM & Branch Locator

Our **ATM & Branch Locator** is always available whenever you need it! With all locations and hours in one view, you can easily plan your next visit.



Rates Page

All of our **deposit, loan, and home loan rates** are organized on one easy-to-navigate page, giving you a clean, at-a-glance view of everything you need.



Calculators

Our **new calculators** can help you figure out your next financial move. From loan estimates to savings and planning, these easy-to-use tools give you quick insights.



FAQs

Our **FAQs page** is the quickest place to find answers. Find helpful info about your accounts and services, plus clear, simple explanations about what's new with our brand refresh.



Ready to explore? Check out the site and discover the new experience firsthand!

Community Engagement corner



Thank you, healthcare heroes!

During National Nurses Week and National Hospital Week, we had the opportunity to celebrate and honor the incredible nurses and healthcare professionals who make a lasting impact on our community. We heard inspiring stories, connected with amazing individuals, and learned more about the journeys that led them to care for others.

At JHCU, supporting healthcare workers means more than just providing financial services. It means standing behind the people who spend their lives supporting everyone else.

The 2026 Board of Directors candidates

The annual meeting of Johns Hopkins Credit Union will be held on October 8, 2026, at 5:45 p.m. at Rye Street Tavern. The nominating committee has nominated four eligible members for the four board seats up for election in 2026. The nominees are listed below.

Lisa Moore



For more than 31 years, Ms. Lisa Moore has been proud to be part of the Johns Hopkins Hospital/Health System community. In her current role as a Project Leader in Healthcare IT, she enjoys bringing people, systems, and ideas together to support complex project integrations. Ms. Moore has also been a dedicated member of the Credit Union for more than 25 years and was honored to join the Board of Directors in 2019, where she currently serves on the Technology, Strategic Planning and Advocacy committees. She holds a BS in Computer Science from North Carolina State University and a BA in Spanish from Towson University, reflecting both her technical background and her appreciation for language and communication. Her commitment to service extends beyond her professional work. Ms. Moore previously served in several leadership roles with a nonprofit organization, including Chair of the Internal Audit Committee, where she helped ensure strong financial processes and documentation compliance through quarterly reviews.

Sharon Kemp



Ms. Sharon Kemp served as part of The Johns Hopkins Hospital/Health System's Department of Human Resources team for 17 years, most recently as Executive Director, HR Central Services for the Johns Hopkins Health System. She left JHHS in 2018 and has started her own business as franchise owner of Budget Blinds. Prior to working at Hopkins, Ms. Kemp worked for 23 years at Bank of America in various Human Resource/Compensation positions including Vice President of Compensation Consultant. Ms. Kemp holds an undergraduate degree in Business from Notre Dame of Maryland University and her MBA from Loyola University Maryland. She obtained her CCP (Certified Compensation Professional) in February 1991 and her SPHR (Senior Professional in Human Resources) in December 2011. Ms. Kemp currently serves as the Chairperson of the Board and has been a member of JHCU since 2004.

Carlos Tobar



Mr. Carlos Tobar is the Executive Director for Johns Hopkins Medicine International (JHMI) for the Saudi region and oversees, among others, the Johns Hopkins Aramco Healthcare joint venture. He joined JHMI as a Director for the Latin America region in October 2011. A native of Ecuador, Mr. Tobar previously worked as CEO and Co-Founder of Advento, S.A., a Project Management Company, in Quito, Ecuador. Additionally, he held the position of Business Development Manager/Credit Manager for Sumitomo Corporation Del Ecuador S.A. He also spent two years at Citibank in MIS as a Financial Institutions Relationship Manager. Mr. Tobar has a degree in Chemical Engineering from Escuela Politécnica Nacional in Quito and an MBA from George Washington University, where he attended as a Fulbright Scholar. He has been a JHCU member since 2011 and chairs the Credit Union's Strategic Planning Committee.

Mark Bailey



Mr. Mark Bailey is the Sr. Associate Dean for Finance and Administration at Johns Hopkins University School of Advanced International Studies. He started at Johns Hopkins University in 2011 and has held positions as Director of Finance and Administration at JHTV and Interim Sr. Director of Finance and Administration for the Sheridan Library. Mr. Bailey has a Master of Business Administration from the University of Baltimore/Towson University, and a BS in Business Administration from the University of Baltimore. He joined JHCU in 2015, and became a Board member in 2018. He serves as the Treasurer of the Board, and also contributes to JHCU's Asset-Liability Management, Advocacy, and Strategic Planning Committees. He has also served on the Credit Union's Advisory Council.

With one nominee for each position to be filled, there will be no vote by ballot, nor any nominations from the floor. Members may submit nominations to the board via petition, which must be signed by no fewer than 462 eligible members, a brief statement of qualifications, biographical data, and signed statement of the nominee stating they are agreeable to the nomination. Nominations made by petition must be submitted in writing to the Nominating Committee, c/o Credit Union President, 2027 E. Monument Street, Baltimore, MD 21205, no later than 11:59 p.m. on August 29, 2026.

Their dream home was worth the wait

At JHCU, we empower our members to pursue their biggest ambitions and help them every step of the way. For members Mathew and Phyllis, their dream of owning a new home became a reality after a persistent two-and-a-half-year search with JHCU by their side.

Mathew and Phyllis started the homebuying process when interest rates were increasing and the landscape of the real estate market was changing. The couple looked at over 100 houses and put in over 20 sales contracts throughout their pursuit of homeownership. With patience, determination, and the support of the JHCU team, Mathew and Phyllis were able to turn their dreams into reality when they purchased their new home!



With the right team by your side, anything is possible!
If you're thinking of buying a home, let us know.
We can help you get to where you want to go.



Great service *deserves recognition!*



Recently, we held our **Great Service Giveaway**, where JHCU highlighted team members who went above and beyond. Your feedback was incredible, and it showed just how deeply our team is making an impact on members' lives every day.

"I never received sound financial advice during my formative years, so when I discovered that members have access to free financial coaching, I seized the opportunity. Eventually, I was connected with Liz, who not only provided excellent advice but was also enjoyable to converse with."

"My car loan experience truly stood out. The entire process was smooth, fast, and incredibly easy, almost like shopping. My approval came quickly, and everything felt hassle-free. I strongly recommend JHCU for anyone with financial needs."

"Leah made securing a mortgage for my first home as easy as possible! She was extremely communicative throughout the entire process and always easy to get a hold of when navigating any issues."

"When I first started working at Johns Hopkins, someone told me about the credit union, and that was the beginning of my experience and it was the best thing that happened to me. I got my car through the credit union and I also financed my condo through the credit union. I have been with the credit union for over 20 years now, and I thank them for all that they have done for me."

We'd also like to share a special congratulations to our member Eillen, the lucky winner of the Great Service Giveaway!

Financial guidance *built around your life.*

We're excited to introduce Cetera Investment Services, located at Johns Hopkins Credit Union, a comprehensive financial planning service designed to support members at every stage of their investment journey and help you work toward your long-term financial goals.

Through Cetera Investment Services, you can work one-on-one with a CFP®-designated financial advisor who will create a personalized financial plan tailored to your goals, needs, and unique circumstances. Whether you're focused on saving for the future, preparing for retirement, or exploring investment opportunities, your financial advisor will provide specialized guidance and practical steps to help you move forward with confidence.

This new program is available to all members who are ready to take the next step in their financial journey and strengthen their commitment to lifelong financial well-being!



Ready to review your financial picture? Schedule a complimentary consultation using the QR code or by emailing JHFCU@ceterais.com.



Achieve your financial goals with confidence!

Everyone deserves a path to financial freedom, but getting there isn't always easy. When the choices feel overwhelming or the next step isn't clear, having someone in your corner matters.

With ACHIEVESM, our free financial coaching program, you'll receive one-on-one support from expert coaches who are committed to helping you build confidence, strengthen your financial health, and create long-term stability.

Scan to connect with an advisor!



Pride in every member

At JHCU, we strive to be a place where everyone feels a true sense of belonging and has the opportunity to thrive. Our team recently joined the Baltimore Pride Parade to celebrate inclusivity, unity, and the power of a community where people feel free to bring their full selves. Moments like these remind us how much stronger we are when everyone is welcomed, valued, and supported.



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 **Johns Hopkins
Credit Union**

410-534-4500 • 1-800-JHFCU-70

JHFCU.org

Member Service Center

M,Tu,Th,F 8:30 a.m.–5:00 p.m.
Wednesday 10:00 a.m.–5:00 p.m.

Branch Hours & Locations

M,Tu,F 8:30 a.m.–4:00 p.m.
Wednesday 10:00 a.m.–4:00 p.m.
Thursday 8:30 a.m.–5:00 p.m.

East Baltimore Branch

2027 E. Monument Street
Baltimore, MD 21205
24-Hour Drop Box available

Homewood Branch

4 E. 33rd Street
Baltimore, MD 21218

Bayview Branch

5201 Alpha Commons Drive
Baltimore, MD 21224
24-Hour Drop Box available

Administrative Office

Canton Crossing Tower

1501 S. Clinton Street, Suite 1200
Baltimore, MD 21224

Lost or Stolen

ATM, Debit, or Credit Card

410-534-4500 • 1-800-543-2870
Press 2 to speak with
a representative

After Hours:

For ATM/Debit Card, press 5
For Credit Card, press 6



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