FALL 2026

Johns Hopkins Credit Union

Money *matters*

In This Issue

Let's talk about your financial future!

Achieving your financial goals starts with having the right plan and partner. Through Cetera Investment Services, located at Johns Hopkins Credit Union, you can work one-on-one with a CFP®-designated financial advisor to create a financial roadmap designed around what matters most to you.

Whether you're investing for the future, preparing for retirement, or planning for life's next milestone, you'll have a trusted advisor by your side, helping you make confident decisions and turn today's goals into tomorrow's possibilities!

- Investment Management
- Education Preparation
- Income Planning
- Life Insurance
- Retirement Readiness
- Tax Optimization

You deserve to have someone in your corner. Schedule a complimentary consultation via the QR code or by emailing JHFCU@ceterais.com.

Holiday Closings

Indigenous Peoples' Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving
Thursday, November 26

Black Friday
Friday, November 27

Christmas Eve
Closing at 1:00 p.m.
Thursday, December 24

Christmas Day
Friday, December 25

New Year's Eve
Closing at 1:00 p.m.
Thursday, December 31

Deck the halls *without draining your budget.*

The holidays should be filled with cheer, not financial stress. That's why we offer a variety of holiday loans and saving options designed to give you extra flexibility when seasonal expenses arise. With affordable financing options, you can enjoy the festivities while keeping your budget on track.

Loan Options

Holiday Loan
From hosting holiday parties to prepping the perfect meal, this seasonal loan allows you to borrow up to $1,200 to support holiday expenses.

Winter Wonder Line of Credit
Whether you're tackling holiday shopping or planning to travel, borrow up to $1,750 to make your winter moments unforgettable. For returning members, funds are available on October 15. For new applicants, you can apply online starting November 4.

Anything Loan
Need more purchasing power? With our Anything Loan, you can borrow up to $50,000 and enjoy competitive, low rates, quick access to funds, and no payments for 90 days![1]

Savings Options

Holiday Club
Stress less during the holiday season by planning ahead! Open a Holiday Club account now to help you build a dedicated fund for next year's celebrations. Saving just $5 a week can add up to $260 in a year. Even small amounts can make a big difference over time!

Payment Support

December Skip-a-Pay
Skip a loan payment without penalty! Defer your eligible loan payment(s) in December and use that extra cash for what matters most this holiday season.[2]

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. Your first loan payment is not eligible for a Skip-a-Payment. This offer is available only for loans with an established payment history. By skipping your payment, you extend your maturity date approximately one month. Debt protection and/or GAP purchased to cover your JHCU loan(s) excludes deferred payments, therefore, in the event of a claim, you may have a residual balance as a result of Skip-a-Payment authorization. Interest will continue to accrue on any unpaid principal balance(s) and may impact your final payment amount. Your scheduled monthly payment amount will not change, however the amounts applied to principal and interest may vary as a result of Skip-a-Payment authorizations.

Move forward. *Move home.*

From your first home to your next chapter, JHCU offers mortgage solutions that help you move forward with confidence.

Ready to Buy?

Choose from mortgage solutions for first homes, next homes, retirement, and everything in between.

Fixed-Rate Mortgage
Lay the foundation of your future with a rate built to last! With a fixed rate from the start, you can rest easy knowing your loan payments won't change with the market.

100% Mortgage
Imagine the freedom of unlocking your first home without the stress of a big down payment or private mortgage insurance![1] Tailored for first-time buyers,[2] our 100% Mortgage is your key to confidently stepping into homeownership.

Adjustable-Rate Mortgage (ARM)
Say "home sweet home" with lower initial payments! An ARM is a great option if you're looking to finance a mortgage now and reassess your options down the line.

Medical Professional's Mortgage
You're nurturing the foundation for your future career—and your future home. Find peace of mind with a mortgage designed for your unique circumstances, whether you're embarking on your healthcare journey or ready to establish your roots.

Ready for a Refresh?

Use your home's equity to help finance renovations, repairs, or upgrades that make your home even better. With a Home Equity Loan or Line of Credit, we can help you access the funds to turn your home into your dream home.

Need Help Getting There?

We believe homeownership should be within reach for more people, and we're here to help make that goal a reality. Explore grants, down payment assistance, and other programs that can help make homeownership more accessible!

Explore all our mortgage solutions and learn more at jhfcu.org/overview/home-loans.

1. Members still need funds for closing costs, which can come from savings, gifts, or grants. | 2. Includes those who have not owned a home in the past three years.

Community Engagement corner

Welcome Home, Blue Jays!

We loved being on campus for move-in—meeting new students, seeing familiar faces, and welcoming everyone to the community. As students settle into college life, they're navigating more than just classes and campus experiences. Whether they're opening their first account, learning to manage a budget, or planning for what's next, we're here to help students build confidence in their financial future!

School Is Back in Session!

JHCU is proud to partner with and support The Henderson-Hopkins School and Centro SOL communities! Thanks to the generosity of our team, members, and community, we collected an incredible amount of school supplies to help students start the school year prepared and confident. Together, we're helping equip students with the resources they need to learn, grow, and thrive this school year and beyond!

Hop-in JHU!

This summer, JHCU partnered with Johns Hopkins University's Hop-In Program to help a group of students prepare for college beyond the classroom. Through a multi-week financial wellness series, students explored topics like budgeting, credit, investing, financial wellness, and long-term financial planning, gaining practical skills and confidence they can use throughout college into the future.

Fraud files

Myth vs. Fact Challenge: Elder Fraud

Over the past few years, we've seen a consistent rise in elder fraud, which is a type of financial exploitation that targets the vulnerability of the senior community. As your trusted advisor, it is our job to equip you with the knowledge and tools to recognize potential threats and help financially safeguard your loved ones.

Think you know the facts? Put your knowledge to the test with the Myth vs. Fact Challenge to the right!

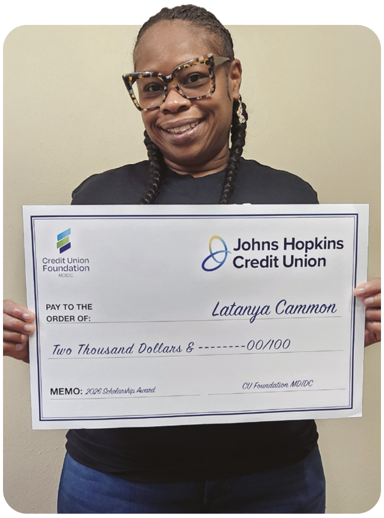
Ready to See How You Did? Turn to the last page to check your answers and discover simple, practical steps you can take to help protect yourself or the seniors in your life from fraud, identity theft, and financial exploitation.

1. **Seniors should never discuss scams or financial safety with family members.**
   ○ Myth ○ Fact
2. **Sharing personal financial details over the phone, email, or text can increase the risk of fraud.**
   ○ Myth ○ Fact
3. **Preventing elder fraud is a one-time task.**
   ○ Myth ○ Fact
4. **Monitoring accounts regularly can help detect fraud and identity theft early.**
   ○ Myth ○ Fact

Financial literacy hit a 10-year low, *but that's not the full story.*

Financial literacy may be at a 10-year low, according to the 2026 TIAA Institute-GFLEC Personal Finance Index, but our CEO, Keith O'Neil, sees reasons for optimism. In his latest article, Keith dives into the findings and shares why the full picture offers hope for the future.

Scan to read the full article!



Congrats to our *2026 scholarship winners!*

We are thrilled to announce that two of our members, Latanya and Justin, have been selected as winners of The Credit Union Foundation MD|DC's College Scholarship Program!

Students entering their freshman through senior year of college or trade school were challenged to write an essay or create a video highlighting the important role credit unions play in promoting financial wellness and supporting the financial health and stability of individuals and communities.

We are incredibly proud of Latanya and Justin for this outstanding accomplishment and wish them continued success as they pursue their educational goals and future endeavors!

Help your savings *grow with confidence*

What are you saving for? Maybe it's an emergency fund, your next big purchase, or simply letting some money sit until you have a plan.

Regardless of your why, if you have savings you want to grow, we can help you make the most of it! Right now, we're offering a limited-time **4.20% APY[1] 11-month Share Certificate** designed to do exactly that. A Share Certificate is a safe and secure way to save that allows you to set your money aside for a specific term with a guaranteed return. Instead of letting your savings sit until you're ready to use it, a Share Certificate can help your money to grow while you work toward your goals!

Scan to get started now!

1. APY=Annual Percentage Yield. Rates are subject to change. The Annual Percentage Yields (APYs) are accurate as of October 1, 2026. Fees could reduce the earnings on the accounts. Early withdrawal penalty may be imposed. JHCU is a member-owned financial cooperative which pays dividends based upon available earnings. Federal regulations prohibit the payment of dividends in excess of earnings. Please see your IRA Agreement for restrictions and penalty information. Consult a tax advisor.

Swipe, earn, *repeat!*

With the holidays coming up and spending season right around the corner, are you ready to make the most of your everyday and seasonal purchases?

With a JHCU Rewards Credit Card, you earn with every swipe, literally! Every time you make a purchase, whether it's at a gas station, a restaurant, or anywhere in between, you'll earn up to 4X points.[1]

What can you do with all those points? Redeem them for rewards you'll actually use.

From cash back to reserving flights and hotels, the options are endless.[2] Looking for holiday gift ideas? Use your points to shop directly with participating merchants or get gift cards ranging from $5 to $500.

This year, don't just spend for the holidays, get rewarded for it. Learn more at jhfcu.org/products/rewards-credit-card.

4x points on telephone, utilities, streaming services

3x points on dining and food delivery

2x points on groceries, gas, and discount stores

1x points on all other purchases

Myth vs. fact challenge: answers

1. MYTH
Fact: Open communication is one of the best defenses against fraud. Regular conversations about common scams can help seniors recognize warning signs and avoid sharing sensitive financial information.

2. FACT
Why it matters: Scammers often pose as banks, credit unions, government agencies, or other trusted organizations to gather personal information. When in doubt, contact the organization directly through a verified phone number.

3. MYTH
Fact: Fraud prevention requires ongoing communication, account monitoring, trusted support systems, and vigilance against new scams.

4. FACT
Why it matters: Fraud alerts, account notifications, and regular account reviews can help catch suspicious activity before significant damage occurs.

1. For every $1 you spend in purchases using your JHFCU Visa Rewards, you earn 2 times (X) points for groceries and gas, 3X points for dining, 4X points for utilities, and 1X points for all other purchases. Points can then be redeemed for merchandise, travel, or gift cards. | 2. 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 JHCU 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.

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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