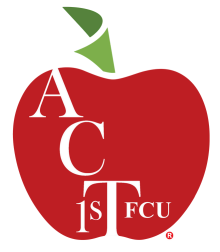
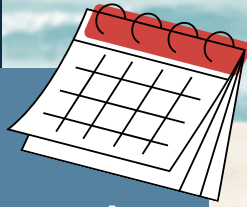


# ACT 1<sup>st</sup> Federal Credit Union



FEDERALLY INSURED BY THE NCUA

## EVENTS



- 6/19/2025 - Juneteenth  
CLOSED
- July 4<sup>th</sup> - CLOSED
- 8/8/2025 - Member  
Appreciation Day
- Labor Day - CLOSED
- 10/11/2025 - Cornhole  
Tournament at Mezzo's
- 10/24/2025 - Trunk or  
Treat at PVAA Pavilion



### LOVE YOUR BLOCK!

#### 2025 Queen City Community Cleanup

Pictured: (Left to right)

Madison Fisher -Accounting Specialist,  
Gina Gentry -Human Resources, Mollie  
Sisler -Director of Public Relations, &  
Stephanie Boyd -Chief Executive  
Officer



### 2025 Western Maryland Kidney Walk

ACT 1<sup>st</sup> FCU teamed up with our  
friends from Chessie FCU &  
Wepeco FCU to walk as a team  
to show support



### La Vale

**Friday**

Drive Thru  
until 6pm

**Saturday**

Open until 1pm

### Messick

**Saturday**

Drive Thru  
until 1pm

### Romney

**Saturday**

CLOSED

**OPEN**

All lobbies are open

**Monday - Friday**

**9am - 5pm**

**NEW HOURS OF OPERATIONS BEGINNING JUNE 28TH**

# WHAT IS A HOME EQUITY?

**Borrow up to 80% of the Equity of your home!**



Home Equity loans are great for consolidating debt like high interest credit cards, and eliminating the many minimum payments that come with them. Another great use of a Home Equity is making improvements or repairs to your property. They can be used for just about anything, but a few other popular uses include: travel, college, purchasing land, camps or even properties to be used as rentals.

- In-house underwriting and serving of your loan
- Low closing costs that can often be built into your loan, helping limit the out of pocket expense
- Low interest rates
- Debt protection options that will help to protect your most valuable asset if unforeseen circumstances arise



**Rate will not change throughout the Home Equity loan**

## FIXED RATES



A fixed-rate home equity loan is a type of loan that uses the equity in your home as collateral to borrow a lump sum amount at a fixed interest rate for the duration of the loan. This means you'll know exactly how much you'll pay each month and the total cost of the loan won't change, even if interest rates fluctuate

A Home Equity Line of Credit (HELOC) is a loan that allows you to borrow money against the equity in your home, like a credit card. You can draw funds, pay them back, and redraw more, up to your credit limit, using your home as collateral. HELOCs typically have variable interest rates and are used for various purposes like home renovations, debt consolidation, or unexpected expenses.

**Home Equity Line of Credit allows you to withdraw as needed**





April 2025



Mindy Hartman

May 2025



Heather Liberati

June 2025



Missy Frazier

## BIG APPLE AWARD WINNERS

# Summer

To travel smartly and manage your money, start by budgeting, researching your destination, and packing light. During your trip, track your spending, explore local options, and be mindful of tourist traps. Utilize public transportation and consider free activities.

**Have a Safe &  
Happy Summer!**