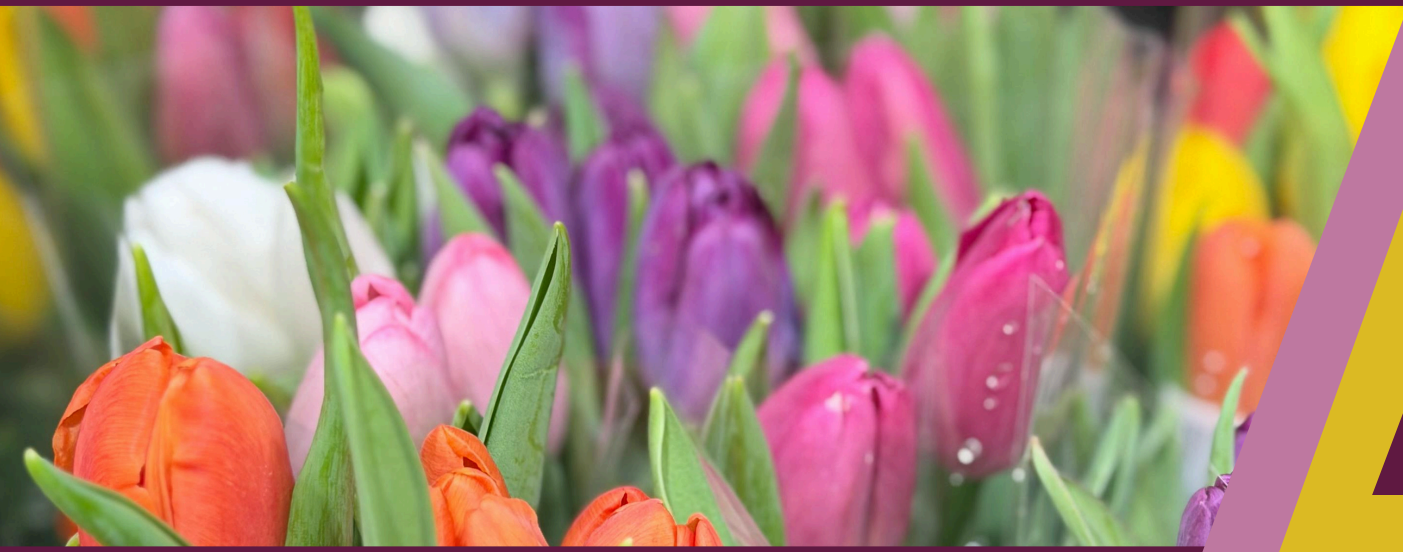


QUARTER 2

ACT 1ST FEDERAL CREDIT UNION

FEDERALLY INSURED BY THE NCUA



ACCOUNTABILITY. CREDIBILITY. TRUST.

Upcoming Closures

- Closing at 1PM - Good Friday
• **Friday, April 3rd, 2026**
- Memorial Day - Closed all day
• **Monday, May 25th, 2026**
- Juneteenth - Closed all day
• **Friday, June 19th, 2026**
- Independence Day - Closed all day
• **Friday, July 3rd, 2026**
• **Saturday, July 4th, 2026**



hello
SPRING

Turn your Equity into Opportunity



Home Equity Pro's:



Lower Interest Rates

Home equity loans typically offer lower rates than credit cards or personal loans because they're secured by your home.

Consolidate High-Interest Debt

Roll multiple debts (like credit cards) into one simple payment—often at a much lower rate.

Home Improvements & Renovations

Invest back into your home—kitchen upgrades, new roof, additions—while potentially increasing its value.

Predictable Monthly Payments

Fixed rates and set terms mean no surprises—just steady, manageable payments.

Access to Larger Loan Amounts

Borrow more money compared to unsecured loans, based on the equity you've built.

Fund Major Life Expenses

Perfect for big costs like weddings, medical bills, or once-in-a-lifetime events.

Education Costs

Cover tuition or school expenses without relying solely on high-interest student loans.

Emergency Financial Cushion

Use your equity as a backup plan for unexpected expenses.

EMPLOYEE ANNIVERSARIES

APRIL

ANGIE KNIPPLE - 8 YEARS



JAMIE KLINE - 4 YEARS



SUZANNE STARK - 4 YEARS



BRANDY DOLLY - 4 YEARS



MAY

YUNG PURDY - 18 YEARS



EMILY SWORD - 4 YEARS



BRITNI DAVIS - 1 YEAR



JUNE

CHELSEY CONN - 9 YEARS





Annual Meeting

May 8th, 2026 <<<<<<<

The ACT 1st Federal Credit Union Annual Membership Meeting is scheduled for Friday, May 8, 2026. Our meeting will once again be held in the lobby of our Main Office in LaVale, MD (14316 National Hwy SW) at **4:30pm**.

During our Annual Meeting, we will elect 3 members to the Board of Directors for a term of 3 years. The incumbents for the Board of Directors that will be voted on by the membership are Elaine Reuschlein, Corrine Lamm, and Eugene Pustolski.

Join us for light refreshments.



CONTACT US



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