



Exciting News: Prospectors Federal Credit Union Joins the Certified Federal Family!

Better Together!

Over the past several months, the Certified Federal team has worked tirelessly to integrate Prospectors FCU's core systems, card portfolios, and branch operations—a complex process that has now been successfully completed. With the merger now in place, members of Prospectors FCU can enjoy expanded product offerings, enhanced services, and a broader branch network, all while continuing to receive the personalized, trusted care they've come to rely on.

We are excited to welcome the Prospectors members and employees into the Certified Federal family. Together, we are stronger, and we look forward to serving you for many years to come!

More convenience, same great service!



PROSPECTORS

FEDERAL CREDIT UNION

a division of  Certified Federal

You now have access to two additional branch locations:

- 📍 **West Covina Branch**
1230 Lakes Drive Ste. 108
- 📍 **Diamond Bar Branch**
1310 S Valley Vista Drive



76th Annual Meeting *Certified Federal Credit Union*

El Monte Main Branch
Tuesday, May 20, 2025
3:30pm – 6:00pm

Food • Music • Prizes

Exciting Loan specials starting April 1st!

Auto loans: Members can take advantage of a **cash rebate up to 1%*** on approved auto loans, making it the perfect time to upgrade your ride.

1%* Cash rebate on Auto Loans



Visa Balance Transfers: We are also offering 2x Scorecard Bonus Points when you transfer a balance to your Certified Federal Visa® credit card, helping you get rewarded while consolidating debt.

Get MORE with our Visa Card: Thinking about opening a new Visa card? Now's the time! Enjoy a special bonus offer of 1,000 Scorecard Points exclusively for new cardholders.



Now's the time for a HELOC:

Rates as low as **3.99%** APR**

For those looking to tap into their home's equity, enjoy a limited-time introductory rate of just **3.99% APR**** on a new HELOC.

These offers are only good through June 30, so don't miss your chance to save and earn MORE this season!

For full offer terms and conditions, visit us online at certifiedfed.com/special-offers!

From Phishing Attacks to Phone Scams, Beware of Fraudsters!

A Certified Federal employee will NEVER ask you for your LOGIN credentials.

Phone numbers can be "spoofed," making them appear to come from one place when they actually originate somewhere else.

Be cautious of fraudsters attempting to impersonate a Certified Federal employee who APPEARS to be calling from our Certified Federal phone number.

Once again, we will NEVER ask you for your username and password.



*Subject to credit approval. Actual rate based on credit worthiness, term and LTV. Advertised rate is based on Premier FICO score of 750+ with eligible discounts. Rates subject to change without notice. Receive 1% cash back up to \$500 when you finance or refinance an auto loan with Certified FCU. The cash back bonus amount is based on the amount of the vehicle financed. Minimum eligible financed amount is \$10,000. Existing auto loans with Certified FCU do not qualify for this offer. Bonus will be deposited into the member's share account once 12 months of consecutive payments have been made. Loans paid off within 12 months of disbursement will not receive a cash rebate. Promotional period is April 1, 2025 – June 30, 2025 and vehicle must be financed before the expiration date to be eligible. We reserve the right to terminate this program at any time. Offer not valid in conjunction with any other programs.

**APR=Annual Percentage Rate. All loans subject to approval and satisfactory appraisal. The introductory period begins on the date of account opening. After the 6-month introductory period, the APR on a Home Equity Line of Credit will be a variable rate based on the Wall Street Journal Prime Rate (7.50% as of this publication) plus a margin currently as low as prime rate plus 0.0%. The maximum rate is 16% and the product floor rate is 4.50%. This product has a \$75 annual fee waived the first year (some restrictions may apply). Other fees may apply. See our Lending Department for complete details. Offer valid 4/1/25-6/30/25. Introductory loan rates apply to new loans or loans from other financial institutions and are not intended for refinancing of existing Certified Federal, nor are they available as concurrent loan with home purchase. An early closure fee of \$400 applies when the account is closed within 3 years of origination. Please consult a tax advisor regarding the deductibility of interest. Your variable interest rate will increase to the fully indexed rate (rate + margin) after 6 months. After the initial adjustment your rate will never increase or decrease by more than 2.00 percentage points in a year and will never be less than 4.50% APR nor greater than 16.00% APR. You can obtain credit advances for 120 months (the draw period). During the draw period, payments will be due on a monthly basis. Your minimum periodic payment will be established at the time of each advance or change in interest rate; to the amount necessary to fully amortize your then outstanding account balance no later than 180 months from the date of agreement, plus any portion of the minimum payments shown on prior statement(s) which remains unpaid, subject to the lesser of \$50.00 or your account balance. If your payment is more than 10 days late you will be charged \$20. You will pay \$400 if you cancel your line of credit (loc) for any reason in the first 3 years. You must carry insurance on the property that secures this plan. Loan amounts \$25,000-\$500,000 depending on credit score and CLTV (combined loan-to-value). Rates are accurate as of April 1, 2025. Fixed rate second loans: APR calculation assumes \$50,000 loan with 80% combined loan to value, owner-occupied, single family residence with a minimum fico of 660. Programs, rates, terms, and conditions are subject to change. Certified federal credit union is an equal housing lender. NMLS #403205

