

Peake Perspective

It's the *Peake* time to Join!

Share the benefits of credit union membership with friends and family—and give them a little extra incentive to join! From **October 1 through December 31, 2025**, Peake Federal Credit Union will cover the **\$5 initial deposit*** required to open a new account. Use the QR code below to apply online at www.peakefederal.com or visit any of our convenient branch locations and mention code PeakePerk25. Let's grow the Peake community together—refer someone today!



*Offer available to eligible new members applying for membership with Peake Federal Credit Union 10-1-25 – 12-31-25. Offer cannot be transferred and has no cash value. For complete membership eligibility information visit, www.peakefederal.com/membership. Incentives that are paid for opening a new account or making a deposit into an existing account are subject to 1099-INT reporting requirements. If incentives paid plus any dividends paid to you total \$10.00 or more, you will receive an IRS 1099-INT for the current tax year. Any applicable taxes are the responsibility of the member. Insured by NCUA

Rules for Election to the Board of Directors

Jeff Mayhew, Board Chair of Peake Federal Credit Union, has appointed a Nominating Committee to review and recommend candidates to fill three vacancies on the Board of Directors. The Nominating Committee consists of Douglas Burgess, Chair, and members Emery Huang, Lisa Eicholtz, and Bill Morley.

The Nominating Committee is responsible for the nomination of at least one (1) member of the Credit Union in good standing for each vacancy and will determine that those members nominated are agreeable to the placing of their names in nomination and will accept the office if elected. Interested candidates should apply no later than **Friday, October 31, 2025**.

For complete details including how to apply to be placed on the ballot, visit www.peakefederal.com, click Membership, Get Involved.

2026 Annual Scholarship Awards Program

Peake Federal Credit Union is proud to support education by sponsoring a total of **\$10,000 in scholarships**. Five members could receive **\$2,000** payable directly to their college, university or trade school.

Eligibility Snapshot

- Must be a member in good standing (custodial accounts included, see official rules for eligibility at www.peakefederal.com)
- Past Peake scholarship winners not eligible
- Applications available in early November at www.peakefederal.com
- Winners selected based on merit (essay, academic achievement, community service); see official rules at www.peakefederal.com

Invest in your future—accepting applications November 1, 2025 through January 15, 2026!

Congratulations!

The following staff members are celebrating milestone anniversaries. We greatly appreciate their dedication to serving our members!



Amy Hanke	Branch Manager (GBMC)	10 years on October 1
Jennifer Schull	Member Service Representative	25 years on October 17
Cassidy Cook	Fraud Specialist	5 years on December 14

Save this Holiday with Peake Federal Visa® Platinum!

Turn holiday spending into year-round rewards with the Peake Federal Visa® Platinum Card!

Card Benefits Include:

- 0% Introductory APR¹ on purchases for the first 6 statement closing dates after account opening. After promotional period your rate will be converted to the standard rate (8.90% - 14.90% APR) based on credit worthiness as outlined in your new account agreement.
- 10,000 bonus rewards points after spending \$1,000 in retail purchases in the first 90 days after card issuance. (Balance transfers and cash advances excluded.)
- Earn 1 point² per \$1 spent on eligible purchases. (Balance transfers and cash advances excluded.) Points expire after 5 years or upon account closing.

Make your holiday dollars go further.
Apply today at www.peakefederal.com!

¹APR = Annual Percentage rate. New cardholders subject to credit approval. Check for qualifying details. Rates are subject to change as declared by the Board of Directors. Introductory rate is for purchases only and excludes balance transfers and cash advances.

²Rewards are earned on eligible net purchases (the sum of eligible purchases minus returns and refunds) and issued as points. Points can be redeemed at www.curewards.com in the form of cash back (Visa® statement credit or deposit into your Peake Federal checking or savings account), gift cards, travel or merchandise.

Your Digital Banking Experience Just Got an Upgrade

Banking just got better—faster logins, smarter features, and enhanced security are here with the new **Peake Online** and **PeakeMobile**. Whether you're on the go or at home, managing your money is now easier than ever. Explore the new features, get support at www.peakefederal.com and visit your app store to download the new **PeakeMobile App**. Need help? We're ready to assist! **Call us at 410-828-4730 or stop in a branch.**



Come Say Hi at the Power of Age Expo!

Wednesday, October 29, 2025, 9am – 6pm
Maryland State Fairgrounds, Timonium, MD 21093

Peake Federal is proud to participate in this vibrant, informative event sponsored by the **Baltimore County Department of Aging**. Stop by our booth in the Cow Palace—we'd love to see you! Learn more at www.powerofageexpo.com.

HOLIDAY CLOSINGS

Mon, Oct. 13	Indigenous Peoples' Day / Columbus Day
Tues, Nov. 11	Veterans Day
Thurs, Nov. 27	Thanksgiving Day
Wed, Dec. 24	Christmas Eve - Closing at 3pm
Thurs, Dec. 25	Christmas Day
Wed, Dec. 31	New Year's Eve - Closing at 3pm
Thurs, Jan. 1	New Year's Day

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www.peakefederal.com

410.828.4730 | 800.234.4730

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Celebrate Peake Day With Us!

Let's celebrate *You* during International Credit Union Day.

Join us for:

- Prize drawings
- Giveaways
- A sweet treat

Watch your inbox and visit www.peakefederal.com in early October for details.