

Peake Perspective

Spring into Savings with

Smart Vehicle Financing!



Apply at www.peakefederal.com today!

Spring is the season of fresh starts — and there's no better time to refresh your finances, too. Whether you're purchasing a new ride or want to lower your current auto loan payment, we've got a loan for that! If you financed your vehicle elsewhere, you may be paying more than you need to.

Refinancing could help you:



Lower your monthly payment



Secure a better interest rate



Adjust your loan term to fit your budget

Even a small rate reduction can add up to significant savings over time. That means more room in your budget for vacations, home projects, or simply enjoying the season.

Financial Education Month: Upgrade Your Financial Smarts with Peake Federal.

April is **Financial Education Month**, the perfect time to take a fresh look at your money habits and boost your financial knowledge. Whether you're just starting out or have been navigating your finances for years, there's always room to learn, grow, and strengthen your financial future. At Peake Federal, we believe smart money management is a skill that benefits every stage of life and our mission is to support you in achieving your financial goals.

Tips to Strengthen Your Finances

- **Start small:** Save, track expenses, set goals.
- **Learn continuously:** Credit, investing, retirement planning—skills for every stage of life.
- **Act:** Review your budget, explore resources, adopt one new financial habit this month.

Visit www.peakefederal.com and click on **Financial Education** in the main navigation to explore helpful resources, tips, and tools to improve your financial outlook today!

Refresh Your Wallet This Spring!

Updating your wardrobe, refreshing your home, or planning a getaway? Make sure your wallet is ready too.

With the Peake Federal Visa® Platinum card, you get a rate that isn't driven by market fluctuations—so while markets may change, your rate stays predictable. Enjoy greater stability and peace of mind as you plan your spring purchases with confidence.

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% to 14.90% APR**) based on credit worthiness as outlined in your new account agreement.
- **10,000² 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.

Apply today at www.peakefederal.com!

¹APR= Annual percentage rate. New cardholders subject to credit approval. Check for qualifying details. Rates, terms and conditions are subject to change without notice. Introductory APR is for purchases only and excludes balance transfers and cash advances and can be discontinued at any time without notice.

²Rewards are earned on eligible purchases (the sum of eligible purchases minus returns and refunds) and issues 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.

Congratulations

2026 Scholarship Awards Winners

We are pleased to announce the recipients of the 2026 Annual Scholarship Awards:

Jasmine Flowers
Ayla Galloway
Morgan Hall

Sydney Szczepaniak
Sean Williams



Shred Day 2026

Saturday, April 18, 2026, Rain or Shine | 9am – 12 noon

Seven Oaks Elementary School parking lot
9220 Seven Courts Drive, Baltimore, MD 21236
(right next door to the Seven Oaks Senior Center)

Properly dispose of confidential documents. Please, no more than four boxes. Newspapers, magazines, and books are not permitted.

Visit www.peakefederal.com for details.

HOLIDAY CLOSINGS

Mon, May 25	Memorial Day
Fri, June 19	Juneteenth
Fri, July 3 & Sat, Jul 4	Independence Day



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Privacy Policy

Protecting your privacy is very important to us. Our privacy policy explains the types of information we collect about you and how we use it in the normal course of business.

Visit www.peakefederal.com for details.