

First Trust Team Organization
10015 Old Columbia Road, Suite B-215
Columbia Maryland 21046
Phone: 443-542-5890 Fax: 410-290-5285
Email: info@firsttrustteam.org
Web: www.firsttrustteam.org

PREPOSED SEFCU SMART ENTREPRENEURS FEDERAL CREDIT UNION

THE African American and Latino communities in particular and all-American communities in general, are informed of the creation of their microfinance, admitted in the state to the status of Proposed Federal Credit Union, by the NCUA [The National Credit Union Administration] in January 2022;

Indeed, this project is carried by the Organization FIRST TRUST TEAM CORPORATION [F2T] a For not Profit organization benefiting from the tax exemption, created for ten years by African Americans residing in the USA, with the aim of training and educating entrepreneurs, with the ambition to create and support a real class of African American entrepreneurs in particular and all minorities in general, convinced that only business will free us in the long term from the slavery of employment;

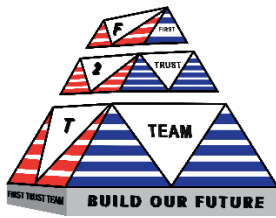
It being understood that this class of entrepreneurs cannot be validly strong and efficient unless it is accompanied by a financial institution that knows it in its ancestral uses and customs, in its difficulties of integration and development in American society, and in its dreams to participate in the construction of their continent of origin;

The F2T believing that its work of building a class of entrepreneurs could only be perfected by the creation of a financial institution to support this class of entrepreneurs, successfully submitted a request for chartering of a credit union to the NCUA [National Credit Union Administration];

Indeed, in January 2022, the NCUA granted our project the status of PREPOSED FEDERAL CREDIT UNION under the name of SEFCU [SMART ENTREPRENEURS FEDERAL CREDIT UNION];

This is certainly a great victory for our community, a victory all the more important since it is doubled by the granting to our credit union of the quality of MCB. Associational [Multiple Common Bonds Associational];

More specifically, this means that the community link of our Preposed SEFCU extends to all the following categories of associations:



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- **Alumni associations.**
- **Religious associations, including churches or groups of related churches; Fraternal organizations or**
- **civic groups with a mission of community service whose members have voting rights;**
- **Organizations having a mission based on preserving or furthering the culture of particular national or ethnic origin;**
- **Organizations promoting social interaction or educational initiatives among persons sharing a common occupational profession**

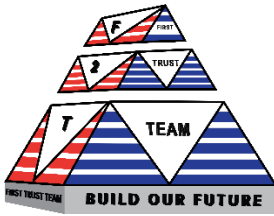
This means that your cultural, ethnic, religious, fraternal association, your NGO or For not profit organization etc, can become a partner, free of charge, of our Preposed Credit Union;

To do so, your association must reproduce and complete, on its letterhead, the copy of the partnership letter of intent attached in the appendix. This must be signed by the legal representative of your association and accompanied by either your bylaws or articles of association, or your Articles of Incorporation, then sent to our post office box or to our email mentioned above.

This letter of intent, which does not commit your association in any way, rather offers it advantages, in the sense that your partnership gives a preferential right of membership to your members once approved by the NCUA, and the privileged rights:

- **Accessibility to credit at a lower cost;**
- **Savings at a high rate;**
- **Access to all our ATM services;**
- **Voting rights;**
- **Personalized services in English French and Spanish;**
- **Varieties of financial and insurance services;**
- **Insured deposits**
- **Etc.**

This opportunity to join the Proposed SEFCU as a partner is only offered to your associations until May 30, 2022. After this period, the conditions of partnership may vary.



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For any additional information, please visit our website, our Facebook Page and other social networks.

You can also reach us as follows:

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- Dr Brendaline SOP Secretary Tel: 202-409-3596 Email: bbsop@comcast.net
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Sign for the First Trust Team.

Michel PENKA

Founder and Chairman

END