



February 2024 Edition

## Celebrating Black History Month and Black Military Leaders

Black Americans have a long history of serving in the U.S. military. We honor the [Black officers who have risen through the ranks](#) over the years and celebrate their leadership in the military community.



### AAFMAA Fact of the Month

#### In 1917...

*General of the Army George Marshall, then serving as aide to General of the Armies John Pershing, joined the Association that you know today as AAFMAA just as they were both about to deploy to Europe during World War I.*

**Your Family Matters. Your Life Insurance Does, Too.**



Amid the demands of service, it's essential to ensure your loved ones are protected. A life insurance policy is one of the most selfless things you can do. From covering short-term needs to creating a long-term savings plan, your policy secures a stable future for your family. [Evaluate your needs now](#) for your current stage of military life.

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## Get a Family Photoshoot and \$500



**Exclusive opportunity:** Participate in our professional family photoshoot and become a part of our promotional marketing materials. We're looking for retirement-age Veterans as well as active-duty servicemembers. If selected, your family will receive \$500 for your time and high-resolution digital copies of your photos!

To be considered, contact us at [communications@aafmaa.com](mailto:communications@aafmaa.com) with a brief bio, your location, and a few photo samples by February 29!

## What We're Talking About

**Feb 15:** Looking for college scholarships for your kids? See how to make college more affordable with Colonel Harold "Odie" VanOpdorp USMC (Ret.), COO of The Marine Corps Scholarship Foundation. [Watch](#).



## Tap Into Your Home Equity for Cash

Show your home some love. Refinancing might make sense right now as home equity gains for homeowners are on the rise. If you need money to consolidate your debt or make home improvements in time for summer, it's a good time to tap into your home's equity. [See if a second mortgage or a cash-out refinance is right for you](#). Discuss your options with an AAFMAA Mortgage Services LLC (AMS) Military Mortgage Advisor anytime at [844-422-3622](tel:844-422-3622).

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**Share the Wealth and the Love.**

Are your investments fortifying your loved ones' financial future? Evaluate your investments and their income-earning potential with our [complimentary Investment Calculator](#) from AAFMAA Wealth Management & Trust LLC.



Created by AAFMAA

### Celebrate your peers this month

by shopping for unique gifts and more at these [7 Black-owned military spouse businesses](#).



AAFMAA Members rank us  
4.6 out of 5 on Trustpilot.

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#### IN TEXAS:

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY OR A RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV). A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT [1-877-276-5550](tel:1-877-276-5550).

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

*Financial Planning, Investment Management, and Trust Services provided by AAFMAA Wealth Management & Trust, a North Carolina Limited Liability Company wholly owned by AAFMAA. Physical address: 639 Executive Place, Suite 200, Fayetteville, NC 28305. Information provided by AAFMAA Wealth Management & Trust LLC is not intended to be tax or legal advice and we encourage you to seek guidance from your tax and legal advisors. Past performance does not guarantee future results. Investments are not FDIC or SIPC insured, are not deposits, nor are they insured by, issued by, or guaranteed by obligations of any government agency or any bank, and they involve risk including possible loss of principal.*

**AAFMAA (American Armed Forces Mutual Aid Association) | [aafmaa.com](http://aafmaa.com)**

102 Sheridan Avenue, Fort Myer, VA, 22211-1110, United States

1-800-522-5221

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