



QuarterlyEXPRESS

QUARTERLY NEWSLETTER SPRING 2018



YOU HAVE NOTHING TO LOSE IF WE CAN'T SAVE YOU MONEY, WE'LL GIVE IT TO YOU!

Searching for lower monthly payments on your auto? Refinance through Post Office Credit Union of Maryland and start saving today*. If we can't reduce your monthly payment by at least \$50 when we refinance your auto loan, **we will give you \$50!** When you refinance with us, you will receive an exceptionally low rate, as low as **1.99% APR*** for new autos and as low as **2.49% APR*** for used autos.

Bring your current loan documentation and apply today at one of our convenient locations.

Not looking to refinance, but purchase a vehicle? We can get you on the right road with rates as low as **1.99% APR****. Get pre-approved before you hit the dealer's lot. Take their discount or rebate and finance with us. You'll save money in the long run.

AUTO REFINANCING RATES AS LOW AS

1.99% APR*	2.49% APR*
NEW MODELS 2018/2017	PRE-OWNED MODELS 2016-2012

With Post Office Credit Union of Maryland, you have nothing to lose – get on the road by calling us at **(410) 727-5469**, or come in and apply today!

*Good on all qualified automobiles with approved credit. Vehicles financed through dealer with 0% financing not eligible. Leased vehicle and existing POCUMD loans are not eligible. Open to members age 18 or older in good standing, who have made all loan payments on time on vehicle in question, and are eligible under POCUMD underwriting guidelines. Verification of income required. APR = Annual Percentage Rate. 1.99% APR only available on new 2018/2017 vehicles, 2.49% APR available on 2016-2012 vehicles Offer expires July 31, 2018. Maximum loan terms apply (60-month term maximum. Rates for 72-84 months available.). Credit Union reserves the right to extend payments over longest term to lower payments. This may impact the interest rate of the loan.

**Quoted annual percentage rates (APR) are subject to change daily at the discretion of the Board of Directors. Rates indicated are the lowest rates. APR may vary based on creditworthiness. For example, a loan with a 24-month term with a fixed rate of 1.99% APR will result in an estimated monthly payment of \$42.54 per \$1,000 financed. See Credit Union for details.

LAST CALL – 89TH ANNUAL MEMBER MEETING

This is the official last call invitation for our 89th Annual Member Meeting on April 18, 2018. Join us at our NEW meeting location, **Squires Italian Restaurant** located on 6723 Holabird Ave., (www.squirescafe.com) for news about the Credit Union, food, fun, and more! As a member of the Credit Union, you're also a part-owner and have a say in how the Credit Union operates. Take this opportunity to meet our new CEO, Joseph Amellio and hear about the direction he has planned for the Credit Union in 2018/2019. The doors open at 6:30 p.m. with the business meeting beginning promptly at 7:00 p.m. We can't wait to see you there.



IT'S THE MOST WONDERFUL TIME OF THE YEAR – TO SAVE!

Many people promise to be better prepared next year, only to find themselves in the same dilemma again – trudging to the mailbox in January to recover bills from Christmas shopping sprees. By opening a new **Christmas Club** account now and depositing money into it throughout the year, you'll earn interest on your balance. We'll deposit that money into your share account on October 1, just in time for the holiday sales.

Come in and get started today!



Once a Member, Always a Member

Once you're a member of Post Office Credit Union of Maryland, you're a member for life. Move, change jobs, or retire, and you're still eligible for all of the amazing perks that come with being a member. Thank you for being a member!



Post Office Credit Union of Maryland, Inc. is privately insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.



www.POCUMD.org



MAILING ADDRESS

P.O. Box 22911
Baltimore, MD 21203-4911

MAIN OFFICE

900 East Fayette St. Suite 606
Baltimore, MD 21233-9810

PHONE

(410) 727-5469

HOURS

Monday thru Friday
8:00 a.m. - 4:00 p.m.

www.pocumd.org



Holiday Closings

Memorial Day

Monday, May 28, 2018

Independence Day

Wednesday, July 4, 2018

Dormant Account Reminder

All member accounts with no activity for 12 or more months will be classified as dormant. Credit union policy allows for a maintenance fee of \$8.00 per month to be assessed on dormant accounts.

How can you avoid having your account classified as dormant? Simply make a deposit or withdrawal and you can avoid this maintenance fee.

We appreciate your membership at Post Office Credit Union of Maryland and we want to keep you happy with our services. If you have any questions about your account, the credit union, or the services we offer, please give us a call at **(410) 727-5469**.



Looking to clean up all those holiday expenses or take a well deserved vacation? Our Spring Clean Loan Gets It Done!

It's easy to let holiday spending get out of control. Now that the holidays are over, roll all your bills into one low monthly payment. With fixed rates as low as **6.80% APR***, you can borrow up to \$3500 for up to one year with a **Spring Clean Loan** from Post Office Credit Union of Maryland. Looking to pay off any remaining holiday expenses or other small loans, maybe it's time for a Spring Break trip or Summer getaway, or perhaps a remodeling project? This will help you take care of it. Looking for a larger loan or a longer term? We also have other competitive rates and terms available.

Act now as this limited time offer ends on July 31, 2018. Stop in to the branch or call us at **(410) 727-5469** and start your Spring cleaning today!

Spring Clean Loan
Rates as low as **6.80% APR***

*Quoted annual percentage rates (APR) are subject to change daily at the discretion of the Board of Directors. Rates indicated are the lowest rates. APR may vary based on your credit score over the past 3 years and general creditworthiness. For example, a loan with a 12-month term with a fixed rate of 6.80% APR will result in an estimated monthly payment of \$86.00 per \$1,000 financed. Open to all members who are eligible under current POCUMD underwriting guidelines. See Credit Union for details.

POST OFFICE CREDIT UNION OF MARYLAND MEMBERS GET EXCLUSIVE DISCOUNTS FROM LOVE MY CREDIT UNION REWARDS



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and

a \$100 gift card with a new **ADT** monitored home security system. Call **844-703-0123** to activate this special offer.

- ♥ Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- ♥ To find out more and learn about other valuable discounts, LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of **Post Office Credit Union of Maryland**.

To find out more and learn about other valuable discounts, visit www.pocumd.org or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Post Office Credit Union of Maryland.

***Activ. Fee:** Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.