



QuarterlyEXPRESS

QUARTERLY NEWSLETTER SPRING 2019



REFINANCE YOUR AUTO LOAN WITH US and Score a Franklin!

At Post Office Credit Union of Maryland, we take your financial well-being seriously. With rates as low as **1.99% APR***, we feel that our **Auto Loan Refinance** rates can't be beaten – so much, we'd wager \$100 that when we refinance your current auto loan, we can beat your current high rate auto loan.** If we can't, we'll **give you a Ben Franklin (\$100 bill)** to put in your wallet.

It's easy – bring us your current auto loan paperwork, sit down with us, and we'll save you money – it's that simple!

Act quickly – time is money, and this great deal is starting on April 15th and ending on July 15th, 2019. We'd love to send you home with some cash. Call us at **(410) 727-5469** or stop by the Credit Union today and **\$AVE!**

**AUTO LOAN
REFINANCE**
RATES AS LOW AS

1.99% APR*

*We'll beat
your current
rate, or give
you \$100!*

*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.

**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 the vehicle in question, and are eligible under POCUMD underwriting guidelines. Verification of income required. \$100 offer only applies to Auto Loans closed at POCUMD. APR = Annual Percentage Rate. 1.99% APR only available on new 2020, 2019, and 2018 vehicles no older than 6 months old, and less than 5,000 miles. 2.49% APR available on 2018-2012 vehicles. Maximum loan terms apply (60-month term maximum. Rates for 72-84 months available). Credit Union reserves the right to extend payments over the longest term to lower payments. This may impact the interest rate of the loan.

CLEAN UP with Post Office Credit Union of Maryland

You made it through the winter, and now that spring is here, it is time for spring cleaning. Whether you're looking to consolidate those stray bills, purchase a new wardrobe, or go away on Spring Break, our **Clean Up Loan** is your best friend. With rates as low as **6.80% APR***, you'll be able to borrow up to **\$3,500** and "clean up" with confidence, knowing you'll be able to make those purchases and have affordable payments. Need a little more? We have other rates and terms available.

Clean up today by stopping into the Credit Union or call **(410) 727-5469** as this limited time offer starts on April 15th and ends on July 15th.

**Clean Up
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.



EXPRESS MAIL

Keep your eyes open! In the next few months, we'll be installing a new ATM at **900 East Fayette Street**. This will make your banking needs even easier! Remember, you can find surcharge-free ATMs throughout the nation at **www.moneypass.com**.

Once a Member, Always a Member

Once you're a member of Post Office Credit Union of Maryland, you're always a member. Even if you move, change jobs, or retire, you're still a member! We're here with you through it all, big and small.



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 2291 I
Baltimore, MD 21203-491 I

MAIN OFFICE

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

PHONE

(410) 727-5469

HOURS

Monday thru Friday
8:00am - 4:00pm

www.pocumd.org

Stay Active with POCUMD

At Post Office Credit Union of Maryland we understand accounts go unused for a variety of reasons. You may have moved, you may have simply forgotten you had an account with us, or maybe a family member/parent opened an account for you years ago and you had no idea.

Credit union policy allows for a maintenance fee of \$8.00 per month to be assessed on dormant accounts after 12 months of no activity. It's easy to avoid having your account classified as dormant and being charged this fee. Simply make a deposit or withdrawal and you can avoid this maintenance fee.

If you have any questions about your account, the credit union, or the many services and products we offer, please give us a call at **(410) 727-5469**.

HOLIDAY CLOSINGS

Memorial Day

Monday, May 27, 2019

Independence Day

Thursday, July 4, 2019

HIT THE ROAD

with Our Auto Loan and We'll "Grant" You \$50!

Spring is here, and it's time to enjoy the outdoors! Hit the road in style with an **Auto Loan** from POCUMD, and add a little jingle to your pocket with **\$50 cash*** when you close your loan! With rates as low as **1.99% APR***, you can relax about your budget as you head out on the open road. Not looking for a new car, but interested in something pre-owned? Our rates for pre-owned are as low as **2.49% APR***. Close your loan and get **\$50!**

Get pre-approved before you hit the lot – you'll have the upper hand in negotiating your price. Stop by or call us at **(410) 727 5469** as this special starts on April 15th and ends on July 15th, 2019. At Post Office Credit Union of Maryland, getting on the road is easy!



AUTO LOAN

rates as low as

1.99% APR*

New Models

2020, 2019, or 2018

2.49% APR*

Pre-Owned Models
2018-2012

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Just Like the Temperature, Our Rates are Rising!

Spring is finally here and the temperatures are going up. What's even better, our rates are rising! Now is the time to open a **Share Certificate** or **IRA Certificate** with rates ranging from **1.50% - 2.50% APY*** with a few new "Special" term limits. We've also updated our rates on our **Money Market Accounts** with rates from **0.75% - 2.00% APY***. Save more with POCUMD.

All Certificates can be opened as IRAs, and dividends also are paid at maturity on those products. We also offer a competitive match – check our website, stop in, or call us at **(410) 727-5469** and ask for more information and start saving today!

Share or IRA Certificate
rates from

1.50-2.50% APY*

Money Market Accounts
rates from

0.75-2.00% APY*

*APY (Annual Percentage Yield) subject to change daily at the discretion of the Board of Directors. Penalty assessed for early withdrawal. See Credit Union for details.



www.POCUMD.org

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