



QuarterlyEXPRESS

QUARTERLY NEWSLETTER

FALL 2021

SCORE BIG

WITH A PERSONAL LOAN

Your favorite team is about to score the winning touchdown. The whole family is at your place to enjoy the game. Only, that pigskin has never looked smaller. Instead of cheers, you're hearing jeers. Could it be time for a TV upgrade?

A **Personal Loan** from Post Office Credit Union of Maryland can make hosting the family a breeze. Whether your goal is to watch the big game on a big screen or purchase the perfect holiday gift, a **Personal Loan** can help you score big. And here's the kicker – you can enjoy rates as low as **6.85% APR*** when you open a **Checking Account** with a **Debit Card** and set up a minimum **\$100 Direct Deposit**.

Don't fumble this pass. See us before you get a loan anywhere else! We have great rates and terms, so call us at **(410) 727-5469** today.



*APR is Annual Percentage Rate. Quoted APRs are subject to change daily at the discretion of the Board of Directors. APR may vary based on your credit score over the past 3 years and general creditworthiness. Rates indicated are the lowest rates. For example, a loan with a 12-month term with a fixed rate of 6.85 % APR will result in an estimated monthly payment of \$86.46 per \$1,000 financed. Open to all members who are eligible under current POCUMD underwriting guidelines. Limited-time offer runs from 10/16/2021 - 1/15/2022. See Credit Union for details.

SHAREPLUS ACCOUNTS GIVE YOURSELF THE GIFT OF SECURITY

'Tis the season! But while you may be feeling generous this time of year, scam artists are working overtime to land themselves on the naughty list. The holidays are filled with opportunities for identity theft to take place. If you are feeling rushed and distracted, it is more important than ever to keep your finances and personal information protected.

What's the best gift you can give yourself this holiday season? Think security. POCUMD is on your side to fight identity theft. A **SharePLUS*** account provides additional protection and is designed as a "top of class" account with your lifestyle and security in mind! With **SharePLUS**, members have access to many valuable benefits, such as identity theft, credit, and dark web monitoring.

Want to learn more about **SharePLUS's** identity theft and mobile coverage services? Don't delay! Call **(410) 727-5469** today or visit our website to learn more about SharePlus.

*SharePLUS Monthly Maintenance Fee is \$5. See Credit Union for more details.



ANYBODY HOME?

Knock, knock! We know life can get pretty busy, but it's our job to check in on our members. If you haven't been in touch in a while, it's time to confirm you remain a part of POCUMD. Maryland State law requires us to consider an account "abandoned" if no transactions have been made for more than **36 months**. To avoid a monthly fee of **\$20.00**, a small deposit or withdrawal is required. This will also remove the "dormant status" from your account. Contact us today! If we don't hear from you by **10/22/2021**, any account that has been dormant for three years will have the money transferred, by POCUMD, to the State of Maryland.



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.



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

HOLIDAY CLOSINGS

Columbus Day

Monday, October 11, 2021

Veterans' Day

Thursday, November 11, 2021

Thanksgiving

Thursday, November 25, 2021

Christmas Eve – Short Hours

Friday, December 24, 2021
Open 8:00 am - 12:00 pm

New Year's

Friday, December 31, 2021



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.

FACTS	WHAT DOES POST OFFICE CREDIT UNION OF MARYLAND DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: Social Security Number and account balances, credit history and credit scores, income and payment history.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Post Office Credit Union of Maryland chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does POCUMD share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	Call us at (410) 727-5469.
	Please Note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
	However, you can contact us at any time to limit our sharing.

Questions? Call (410) 727-5469 and speak to a Member Services Representative.

What we do	
How does Post Office Credit Union of Maryland protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Post Office Credit Union of Maryland collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan We also collect your personal information from others such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • POCUMD has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Non-affiliates POCUMD shares with can include insurance companies, government agencies, plastic card processors (debit/ATM), financial statement publishers or printers, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies.
Joint marketing	A formal agreement between POCUMD and non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • POCUMD's joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, ATM card company, and loan recapture programs.

Auto Loan and Auto Refi – Get the Pick of the Patch

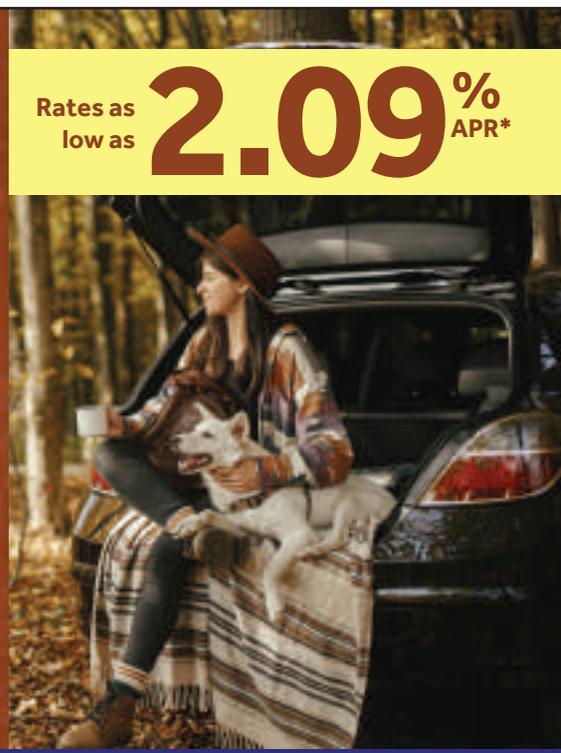
The leaves are changing, the temperatures cooling, and the savings are piling up. At Post Office Credit Union of Maryland, our auto rates are fresh and ready for picking. Whether you have your eye on a new or new-to-you ride, or you wish you picked a lower rate through your dealer, we can help. With an **Auto Loan** from POCUMD, a new or new-to-you vehicle can be yours to enjoy, at a price that works for you.

Our **Auto Loan** and **Auto Loan Refinancing** rates are sweeter than apple pie, coming in as low as **2.09% APR*** when you open a POCUMD **Checking Account** with a **Debit Card** and set up a minimum **\$100 Direct Deposit**. Ready to fill up your basket with treats? As a bonus, you can also receive **\$50 cash** when you close your **Auto Loan**, or **\$100**** when you refinance with POCUMD.

The time is now to get the rate you deserve! Give us a call at **(410) 727-5469**.

*APR is Annual Percentage Rate. Quoted APRs are subject to change daily at the discretion of the Board of Directors. APR may vary based on creditworthiness. Rates indicated are the lowest rates available. For example, a loan with a 24-month term with a fixed rate of 2.09% APR will result in an estimated monthly payment of \$42.58 per \$1,000 financed. See Credit Union for details. \$50 offer only applies when closing your new or used auto loan.

**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 is Annual Percentage Rate. 2.29% APR only available on new 2022, 2021, or 2020 vehicles with less than 5,000 miles. 2.49% APR available on 2021-2015 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. Limited-time offer runs from 10/16/21 - 1/15/22.



Rates as low as **2.09% APR***