



# QuarterlyEXPRESS

QUARTERLY NEWSLETTER SPRING 2020



## SPREAD THE SUNSHINE

You deserve a break – and so do your finances. Post Office Credit Union of Maryland is spreading the sunshine with a **Spring Break Loan** that will lighten your load. Whether you're interested in consolidating debt, renovating your home, or paying for an unexpected expense, a loan from Post Office Credit Union of Maryland helps you live your life.

Just in time for spring, enjoy rates as low as **7.05% APR\*** and borrow up to **\$3,500**. You can even score a rate as low as **6.85% APR\*** by opening a **Checking Account** with a new POCUMD **Debit Card** and a **\$100 Direct Deposit**.

Stop in or call us at **(410) 727-5469** and apply today!

**Spring Break Loan**  
rates as low as

# 7.05% 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 7.05% APR will result in an estimated monthly payment of \$86.55 per \$1,000 financed. Open to all members who are eligible under current POCUMD underwriting guidelines. Limited-time offer runs from 4/16/2020 – 7/15/2020. See Credit Union for details.

## Cruise Into Savings



**AUTO LOAN** rates as low as

# 2.29% APR\*

New Models: 2021-2020

# 2.49% APR\*

Pre-Owned Models: 2019-2014

It's time to stop and smell the flowers. An **Auto Loan** from Post Office Credit Union of Maryland lets you slow down and take in the scenery with rates as low as **2.29% APR\*** on new vehicles and **2.49% APR\*** on pre-owned vehicles.

Roll down the windows and cruise into savings in a new or pre-owned vehicle with help from us. Plus, add a bit of color to your wallet with **\$50** in cash when you close your Auto Loan with us. Open a **Checking Account** with a POCUMD **Debit Card**, and a **\$100 Direct Deposit**, and get a rate as low as **2.09% APR\***.

It's a breeze to apply! Simply stop by or call us at **(410) 727-5469**.

\*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 2.29% APR will result in an estimated monthly payment of \$42.67 per \$1,000 financed. Limited-time offer runs from 4/16/2020 – 7/15/2020. See Credit Union for details.

### 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](http://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  
8:00am - 4:00pm

www.pocumd.org



## HOLIDAY CLOSINGS

### Memorial Day

Monday, May 25, 2020

### Independence Day

Friday, July 3, 2020



# SPRING FORWARD WITH POCUMD

AUTO LOAN REFINANCING RATES AS LOW AS **2.29%** APR\*

Spring forward on your auto loans and refinance with Post Office Credit Union of Maryland. Lower monthly payments puts money back in your wallet.

current auto loan, we'll give you \$100.\*\*

Financing your auto at the dealer or through another financial institution could end up costing you too much. Our **Auto Loan Refinancing** rates clock in as low as **2.29% APR**.\* Bring your current auto loan paperwork to us, and if we can't beat your

Make this deal a little greener by opening a **Checking Account** with a **Debit Card** and a **\$100 Direct Deposit** and get rates as low as **2.09% APR**.\*

Don't wait until this deal runs out! Call us at **(410) 727-5469** or stop by the Credit Union today.

\*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 2.29% APR will result in an estimated monthly payment of \$42.67 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. 2.29% APR only available on new 2021, 2020, and 2019 vehicles no older than 6 months old, and less than 5,000 miles. 2.49% APR available on 2020-2014 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 4/16/2020 - 7/15/2020.

## Fee Schedule

Effective February 1, 2020

### ATM Fees Amount in \$ and Description

ATM Transaction Fees	2.00	Per withdrawal and POS
ATM Inquiry Fees	1.00	Per inquiry
ATM Cards	10.00	To replace lost or stolen card
ATM PIN replacement Fees	5.00	To replace lost PIN number
ATM Overdrawn Account	30.00	Per item
Invalid ATM Deposits	100.00	Each

### Account Fees

Below Minimum Balance Checking Fee	9.00	Per month
Overdraft Protection Fee	6.00	Each
NSF Fees	30.00	Each
Returned Deposit Fee	15.00	Each
Stop Payment Fee	30.00	Each
Overdraft Fee	30.00	Each
Cancelled Check Copy/Check Look-up Fee	10.00	Each
Check Printing Fees		Prices vary depending on style
Membership Fee	.25	At initial opening of membership account

SharePLUS Monthly Maintenance Fee	5.00	Per month
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### Christmas & Vacation Club Fees

Account Withdrawal Fee	30.00	Per withdrawal
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### Other Services Fees

Account Reconciliation	35.00	Per hour (\$35.00 minimum charge)
Verification of Deposit	20.00	Each
Loan Late Fees	30.00	Payment made 10 or more days late
Copies of Statements & Account Histories	5.00	Per page
Bank-to-Bank Incoming Wire Transfers	Free	Domestic wires only
Bank-to-Bank Outgoing Wire Transfers	30.00	Each
Dormant/Escheat Fees	8.00	Per month charged after one year
IRA Transfer Fees (to another institution)	25.00	Each
Garnishments/IRS Levies/ Attachments/Liens	100.00	Each
Bill Pay Program	4.95	Per month (less than 6 transactions)
Counter check made payable to 3rd Party	1.00	Each
Returned Statements Fee	5.00	For each statement returned by USPS

## Tax Season is Also Theft Season

Tax-related identity theft occurs when someone uses your stolen personal information, including your Social Security Number, to file a tax return claiming your refund. According to the IRS, reversing the damage caused by tax related identity theft can be a frustrating and complex process for victims. In addition, scammers will use tax season as an opportunity to commit fraud, pretending to be the IRS, and asking consumers for cash. Protecting your identity is critical year-round but especially important during the busy tax season.

professionals standing by to help restore your identity should someone else file taxes in your name. With this protection, you may also be eligible for a tax refund advance while a dedicated Identity Recovery Advocate assists in completing your remediation, which could take months to resolve. Give yourself a fighting chance and learn the best way to stay protected from the devastating effects of tax-related identity theft.

With a **SharePLUS** account from POCUMD, you have identity fraud remediation

Find out more by calling our office at **(410) 727-5469** or stop by the Credit Union today!

## MORE SAVINGS. MORE POSSIBILITIES.



There are more reasons than ever to love being a member of Post Office Credit Union of Maryland

Love My Credit Union® rewards

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Post Office Credit Union of Maryland membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- ♥ Credit union members get **\$200 when you switch to Sprint!** Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- ♥ Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- ♥ Members save on **SimpliSafe**, the #1 expert pick for home security.
- ♥ Save 30% on premium identity protection from **Financial Lock**.
- ♥ Save on car maintenance + get \$10 off your first service using **CarAdvise**.

Learn all about how your Post Office Credit Union of Maryland membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No addtl. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. intl. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose addtl. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.