



QuarterlyEXPRESS

QUARTERLY NEWSLETTER SPRING 2021

SPRING CLEANING LOAN

Out with the old and in with the new! Spring is the time to take on fresh projects and say goodbye to Old Man Winter. But if dusting off your to-do list requires a second hand, let Post Office Credit Union of Maryland help.

A **Spring Cleaning Loan** will help you focus on your next project – so invest in your home, well-being, or personal goals. Plus, 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** keep the savings coming.

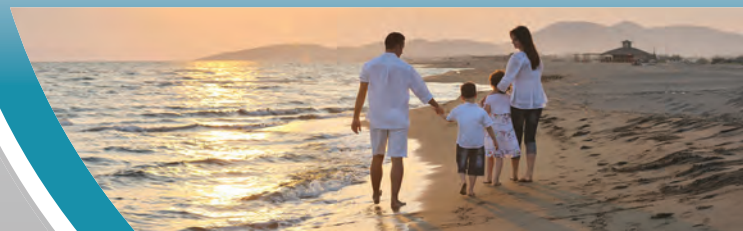
Turn your spring to-do list into a done list. Call your friends at Post Office Credit Union of Maryland at **(410) 727-5469** and apply today.

*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 4/16/2021 to 7/15/2021. See Credit Union for details.



**SPRING
CLEANING
LOAN**
rates as low as

**6.85%
APR***



Auto Savings are in Bloom



April showers bring May flowers – as long as you don't get caught in the rain! Is your vehicle in need of an update to navigate slippery roads and wet conditions? An **Auto Loan** from Post Office Credit Union of Maryland can help secure that new or new-to-you auto.

The right wheels ensure you can cruise right into the sunny days of spring, no problem. What's it going to be? Prepare for your next Sunday drive, afternoon hike, or picnic in a new or new-to-you ride thanks to rates as low as **2.09% APR*** when you open a **Checking Account** with a **Debit Card** and set up a minimum **\$100 Direct Deposit**. Plus, when you close your loan, we'll give you **\$50** to spend on your springtime adventure!

Give us a call today at **(410) 727-5469** and warm up to these savings!

*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. Limited-time offer runs from 4/16/2021 to 7/15/2021. See Credit Union for details.

Auto Loan rates as low as
**2.09%
APR***

Last Call! Join Our 92nd Annual Meeting



Don't forget to mark your calendars and RSVP to the **Annual Meeting**, scheduled for **April 28, 2021 at 1:00 PM**. Due to the continuing COVID-19 pandemic, it will be held entirely online, and you are invited to participate via ZOOM. If you plan to attend, please call or email **Ineka Walker at (410) 727-5469** or **iwalker@pocumd.org** by **April 16, 2021**, so that we may send a ZOOM invitation and enroll you in the prize raffle. Only those members who contact the Credit Union will receive a ZOOM invite and be eligible for the raffle. As always, the meeting is only open to members of record who are over the age of 18 and in good standing at POCUMD. We hope you can join us for our **92nd Annual Meeting**. It's amazing how quickly time passes, and we are so proud to continue to be a part of your community. We are excited for our year ahead.



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

Memorial Day
Monday, May 31, 2021

Independence Day
Monday, July 5, 2021

Labor Day
Monday, September 6, 2021

Fee Schedule

Effective September 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 |

Christmas & Vacation Club Fees

| | | |
|------------------------|-------|----------------|
| Account Withdrawal Fee | 30.00 | Per withdrawal |
|------------------------|-------|----------------|

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 |



Spring Forward

with an Auto Loan Refinance

Seeing green everywhere but your wallet? Your current auto loan rate may be too high. Enjoy all the colors of the new season from the driver's seat by refinancing your auto loan.

When you finance your auto at the dealer or through another financial institution, you run the risk of paying too much. Boost your ride and your bottom line with an **Auto Loan Refinance** from Post Office Credit Union of Maryland. This is a deal you can really get behind. Enjoy a fresh start with rates as low as **2.09% APR*** when you open a **Checking Account** with a **Debit Card** and set up a minimum **\$100 Direct Deposit**. We'll beat your current rate or we'll give you **\$100** when you close your loan.**

It's time to spring into action! Call us at **(410) 727-5469** and apply today.

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**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 2021 or 2020 vehicles with 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 4/16/2021 to 7/15/2021.

Auto Loan Refinance

as low as

2.09% APR

NOTICE OF THE POCUMD SUPERVISORY COMMITTEE 2021 Verification of Accounts

The Supervisory Committee will be performing the Biannual Verification of Accounts in June. Please review your June 2021 account statement, when received in July, carefully. If there are any discrepancies, please report them to the Supervisory Committee, within 30 days. There will be a form provided, in your June 2021 statement, and an envelope to return the

form to us. If there are no discrepancies, no response is necessary. For our members that receive E-Statements, please send the form to this address:

Supervisory Audit Committee
PO Box 441
Baltimore, MD 21203-0441

GET YOUR MAXIMUM REFUND AND SPECIAL SAVINGS ON TURBOTAX



Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- ♥ **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- ♥ **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes – or have everything done for you, start to finish.
- ♥ **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Post Office Credit Union of Maryland works with TurboTax to provide special savings for our valued members – get up to \$15 off TurboTax federal products. **Start today!**

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.

www.POCUMD.org

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