



QuarterlyEXPRESS

QUARTERLY NEWSLETTER SPRING 2022

SPRING BREAK FOR YOUR BUDGET



Are you ready for a break? No matter your destination, Post Office Credit Union of Maryland can help you get there with a **Spring Break Loan**.

Borrow up to \$3,500.00 to put toward your dream trip – or take time for yourself closer to home. Take advantage of 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**. Other rates and terms are available.

It's time to get away from it all. Call us at **(410) 727-5469** and apply today.

**SPRING
BREAK LOAN**
rates as low as

**6.85%
APR***

*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 4/16/2022 - 7/15/2022. See Credit Union for details.

Save on TurboTax® and H&R Block® This Tax Season

As a Post Office Credit Union of Maryland member, you now have more choices and more savings this tax season. We've partnered with TurboTax and H&R Block to help you file your way and get special member savings. Whether you file on your own with TurboTax or get help from an H&R Block tax pro, you're guaranteed to get your biggest possible refund.



Get the tax help you need and special member savings with TurboTax and H&R Block.

TurboTax – File with the #1 best-selling tax software to help you get your taxes done right and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax. Scan the code below and save today!

H&R Block – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member, first-time filers will receive \$25 off their expert tax prep and returning customers get the Tax Identity Shield® add-on.

Scan the code to get your H&R Block coupon today!



Annual Meeting - Last Call!

Don't forget to RSVP to the **93rd Annual Meeting**, scheduled for **April 27, 2022**. The event will be held at **Jimmy's Famous Seafood**, located at **6526 Holabird Ave., Baltimore, MD 21224**. Doors open at 6:00 p.m. – giving time for our members to mingle and meet each other – with the business meeting starting at 6:30 p.m. All members may bring one guest for \$35.00.



Unlike other financial institutions, we welcome and look forward to annually seeing our members. This is a great opportunity to meet other members and hear the plans for the upcoming year.

If you plan to attend, please call or email Ineka Walker at **(410) 727-5469** or **iwalker@pocumd.org** by April 8, 2022. As always, the meeting is only open to members of record who are over the age of 18 and in good standing at POCUMD.



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
8:00am - 4:00pm

www.pocumd.org

HOLIDAY CLOSINGS

Annual Meeting

Wednesday, April 27, 2022
Closing at 3 p.m.

Memorial Day

Monday, May 30, 2022

Juneteenth

Monday, June 20, 2022

Independence Day

Monday, July 4, 2022

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 Into Savings!

After a long, cold winter of paying high auto loan rates, it's time to roll down the windows. Relax with refreshingly simple **Auto Loan** rates through Post Office Credit Union of Maryland.

When you finance your auto at the dealer or through another financial institution, you run the risk of paying too much. Your friends at POCUMD can help you find the right rate, whether buying new or used, or refinancing.

Enjoy the ride again with rates as low **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, or look forward to **\$50 cash** when you refinance with POCUMD.**



The road is calling – so give us a call 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 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 4/16/2022 - 7/15/2022.

CORE UPGRADE COMING SOON

We're excited to announce we will be upgrading our core computer system in **August 2022** to better serve our members and their banking needs. We'll have a new home banking module, and a Phone/Voice response unit, along with other updates.

Please pay special attention to all communications you receive from POCUMD beginning now and continuing throughout this upgrade. We'll have messages delivered to you via email and in your mailboxes. We will also have a page dedicated to this conversion on our website: www.POCUMD.org/upgrade where we will provide information about what you can expect along with important dates as we want to ensure a smooth transition for everyone throughout this process.

Your personal information, loan and deposit accounts will remain secure throughout this transition. We look forward to introducing you to our new and improved systems at Post Office Credit Union of Maryland.

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

Post Office Credit Union of Maryland, Inc.
DELIVERING SERVICE TO YOU - SINCE 1929 - www.POCUMD.org