

EVERYONE IS RAISING RATES EXCEPT FOR US!

No one can beat our low rates right now.

2.09%
APR*

AUTO
LOANS

2.49%
APR*

AUTO REFINANCE
LOANS

6.85%
APR*

PERSONAL
LOANS

Apply today with a safe, secure financial institution that's been serving our members for nearly 100 years.

We aren't going anywhere, and our low rates aren't going anywhere, either!

Give us a call or go to POCUMD.org for complete details.
(410) 727-5469 | pocumd.org

*APR = ANNUAL PERCENTAGE RATE. RATE BASED ON CREDITWORTHINESS AND TERM OF LOAN.

94TH ANNUAL MEETING!

April 26, 2023

Join us at Jimmy's Famous Seafood Restaurant:
6526 Holabird Ave.,
Baltimore, MD 21224



The doors will open at 6:00 p.m. The business meeting will begin at 7:00 p.m. and will be followed by dinner. This event is **FREE** to attend for Post Office Credit Union of Maryland members. Each member can bring one guest for \$40.

Must RSVP by April 7, 2023, to Ineka Walker at (410) 727-5469 or iwalker@pocumd.org

SAY GOODBYE TO PAPER CLUTTER & HELLO TO CONVENIENCE WITH E-STATEMENTS.

Go paperless and get your statements faster with e-Statements from Post Office Credit Union of Maryland. It's secure, convenient, eco-friendly, and FREE.

Log into mobile banking and enroll.

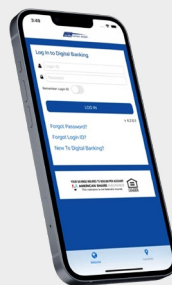


YOU DON'T WANT TO MISS IMPORTANT POCUMD NEWS! SIGN UP FOR OUR E-MAIL BLASTS.

Members who receive our emails are **always** the first to know important POCUMD news, promotions, and more! Take advantage of this feature and sign up to get on our list today.

To get signed up, call 410-727-5469 or send your email address to info@pocumd.org and put "email sign up" in the subject line.

A MOBILE APP THAT DOES IT ALL



Our mobile app has everything you need at your fingertips:

Mobile app features:

- Mobile check deposit
- View balance
- Make transfers
- Apply for loans
- View statements

Download the POCUMD App Today!



AMERICAN SHARE INSURANCE

Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.

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
8:00 a.m. - 4:00 p.m.

HOLIDAY CLOSINGS

Memorial Day
Monday, May 29, 2023

Juneteenth

Monday, June 19, 2023

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.

NOTICE OF THE POCUMD SUPERVISORY COMMITTEE

2023 VERIFICATION OF ACCOUNTS

The Supervisory Committee will be performing the Bi-Annual Verification of Accounts in June. Please carefully review your June 2023 account statement when received in July. If there are any discrepancies, please report them to the Supervisory Committee within 30 days. There will be a form provided in your June 2023 statement and an envelope to return the form in*. If there are no discrepancies, no response is necessary.

*For our members that receive eStatements the address to send the form to is:

SUPERVISORY AUDIT COMMITTEE
PO BOX 441
BALTIMORE, MD 21203-0441

SPRING CLEAN YOUR FINANCES!

Do your finances need some spring cleaning? Consolidate your debt with our unsecured personal loan!

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.

*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 4/15/23 - 7/15/23. Contact credit union for details.



FOUR SIMPLE WAYS TO SAVE MONEY THIS SPRING

For many of our members, this winter has been unusually cold and icy, so spring's official arrival comes not a moment too soon. Springtime is traditionally the season for clearing out clutter, but it's also a good opportunity to get a handle on your spending and saving. Here we share four tips on how you can save money this spring:

Fix your home - Now that the weather is getting warm enough for outdoor work, it's a good time to fix any pesky leaks or add insulation to the attic. Take the time this spring to prepare your home for the hotter summer season when utility bills tend to skyrocket!

Plant a garden - Growing your own food is good for your finances and your health! It can also be a really fun activity to do with your kids.

Clean out your closet - While cleaning out your closet, you may find clothes you forgot about. You may realize you have more clothes than you thought - this can decrease your urge to shop. You can also turn those old clothes into new money. There are a lot of second-hand shoppers out there who would love to wear your old clothes and will even pay you for them.

Stock up for next winter - Take advantage of seasonal sales to get winter items for a fraction of the price! Lots of retailers want to move their winter products and will run sales to get them out of their shops. This is a plus for you!

DRIVE INTO SPRING WITH A NEW RIDE!

Receive the lowest rate available when you open a checking account with a debit card and a minimum direct deposit of \$100. You will receive \$50 when the auto loan closes or \$100 when you refinance your auto loan with POCUMD**.

**AUTO LOAN AND
AUTO REFINANCE
RATES AS LOW AS
2.09% 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 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. \$100 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 aged 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 2023, or 2022 vehicles with less than 5,000 miles. 2.49% APR available on 2022-2016 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 4/15/23-7/15/23.

