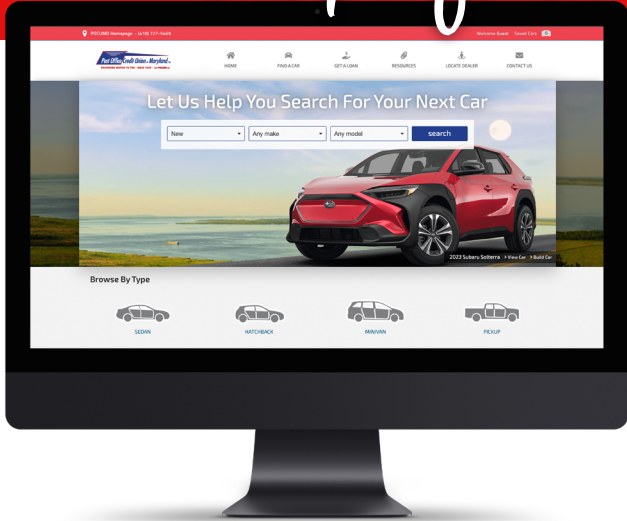


Let us help you find *the perfect car!*



Looking for a new ride? Look no further than our new automobile shopping service! As a member of Post Office Credit Union of Maryland, you have access to this amazing tool to help you find your dream car. Click the “Shop For a Car” button on our homepage to browse an extensive selection of vehicles and easily compare prices, features, and more. Don’t settle for just any car – find the perfect one with our help!

Start shopping: pocumd.groovecar.com

Plus, we have the best auto loan rates available! We will beat ANY loan rate by 2%, or we will give you \$100*.

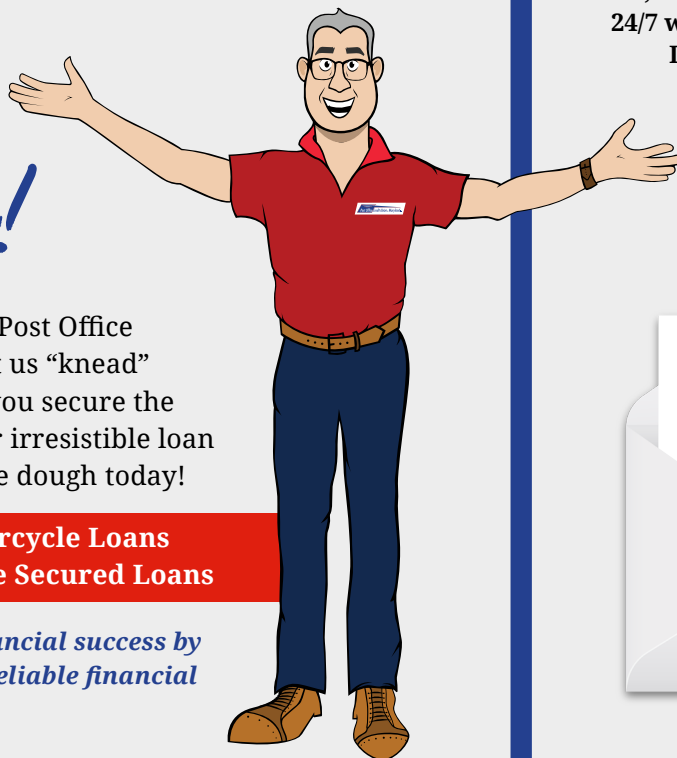
*Promotional offer applies to Auto Loans and Personal Loans closed at POCUMD.

Joe's Got The Dough!

Rise to financial success with Post Office Credit Union of Maryland. Let us “knead” your worries away and help you secure the dough you need! Discover our irresistible loan options and start rolling in the dough today!

- Auto Loans
- Motorcycle Loans
- Personal Loans
- Share Secured Loans

Embark on a path towards financial success by making us your primary and reliable financial services partner.



A Note To Our Members

Your hard-earned money is secure with us! We prioritize your financial well-being, as all of our accounts are insured up to \$250,000. Rest assured that we are committed to safeguarding your funds and providing a safe environment for your financial needs. Your trust is our utmost priority!

Thank you for being a Post Office Credit Union of Maryland member.



JOIN THE CONVERSATION

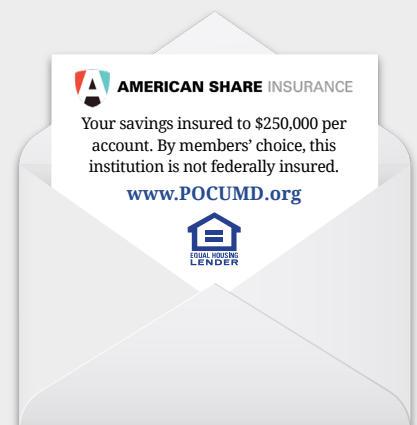
Experience real-time connection with our live chat feature on our website. Got questions? Need assistance? We’re just a click away! Let’s chat and make your financial goals a reality.

Try out the new feature: pocumd.org

MANAGE YOUR MONEY WITH A CHECKING ACCOUNT!

A POCUMD Checking Account is specifically created to meet your everyday spending needs. With just \$50.00, you can easily open a checking account and unlock numerous advantages that come with being a POCUMD member!

Plus, keep close tabs on your finances 24/7 with the POCUMD mobile app. Download the app today!



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

Independence Day
Tuesday, July 4, 2023

Labor Day

Monday, September 4, 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

Our Annual Supervisory Committee Audit is happening now. Check your June 2023 statements for any discrepancies and report them to our Supervisory Committee by July 31. A notification form* to report any discrepancies and a return envelope were included with the June printed statements. If no discrepancies are found, 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



GET YOUR SUMMER CRUISING PLANS INTO GEAR WITH OUR UNBEATABLE AUTO LOAN RATES!

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*.



*SCAN THE QR CODE FOR
MORE INFORMATION.



AUTO LOAN AND AUTO REFINANCE

RATES AS LOW AS 2.09% APR*

5 ESSENTIAL CYBERSECURITY TIPS FOR SUMMER TRAVELERS

Summer is here, and as travelers gear up for their adventures, it's important to keep cybersecurity in mind to protect personal information and stay safe online. Here are five essential summer travel tips to keep your digital world secure:

- ① Update all devices with the latest software updates and security patches installed.
- ② Use strong and unique passwords for all your accounts.
- ③ Beware of public Wi-Fi, as these networks may not be secure.
- ④ Enable two-factor authentication to protect your accounts from unauthorized access.
- ⑤ Be cautious about oversharing your location on social media.



THANK YOU FOR ATTENDING OUR 94TH ANNUAL MEETING!

We would like to give a HUGE thank you to our AMAZING members for a great POCUMD Annual Meeting! We will see you next year!



BACK TO SCHOOL, BACK TO EXPENSES!

Make this academic year stress-free with our unsecured personal loans. Whether it's for textbooks, tuition fees, or a new laptop, we've got you covered!

**Rates as low as
6.85% APR***

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 7/15/23 - 10/15/23. Contact credit union for details.

