



MAKE YOUR SEASON BRIGHTER

with our low-rate holiday 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 10/16/23 - 1/15/24. The promotional rate is for 1-year term. Contact credit union for details.

Start smart with our Christmas Club Account!

Say goodbye to dipping into your regular savings for holiday gifts. With a minimum of just \$10.00, you can save all year round! Come October 1, watch your savings seamlessly transfer to your regular account, ready to tackle those festive buys or year-end expenses. Don't wait; start saving today!



Call 410-727-5469 and speak with a Member Services Representative.

JINGLE ALL THE WAY TO HASSLE-FREE HOLIDAYS WITH FREE ONLINE BANKING!

Skip the lines and manage your accounts from the comfort of your cozy home, any time of the day or night.

A few Online Banking features:

- eStatements • Mobile App
- Remote Check Deposit
- And much more!

Spread the joy of stress-free finances this season! Sign up now: pocumd.org/check-balances

Let us help you find

 *the perfect car*

Search for new or used cars right from your computer, tablet, or mobile phone!

- Compare by make, model, and price
- Research by vehicle specs
- Apply for a loan • And more!

Start shopping: pocumd.groovecar.com

DON'T MISS OUT ON WHAT'S NEW...
SIGN UP FOR POCUMD
E-MAIL BLASTS!



Subscribe to be the first to know important POCUMD news, promotions, and more. To get signed up, call 410-727-5469 or email marketing@pocumd.org

Members will periodically receive emails from the address tlambeth+pocumd.org@ccsend.com. This is a legitimate POCUMD address that identifies the credit union when we use Constant Contact to email communication to our membership.

Nobody can beat our low rates.



	AUTO LOAN	PERSONAL LOAN
POCUMD	2.09% APR*	6.85% APR*
MECU	5.74% APR*	9.49% APR*
SECU	6.24% APR*	15.99% APR*
M&T BANK	7.49% APR*	10.74% APR*

Already have a loan with another bank or credit union? Refinance it with us and reduce your monthly payment.

*APR = Annual Percentage Rate.



AMERICAN SHARE INSURANCE

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



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

Indigenous Peoples' Day - October 9
Veterans Day - November 10
Christmas Day - December 25
New Year's Day - January 1, 2024

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.

DORMANT ACCOUNT NOTICE TO MEMBERS

MD state law requires us to consider an account "abandoned" if no transactions have been made for more than 36 months. **To avoid a monthly fee of \$20, a small deposit or withdrawal is required.** This will remove the "dormant status" from your account. If we don't hear from you by 10/20/23, any account that has been dormant for three years will have the money transferred by POCUMD to the State of MD.

REV UP YOUR HOLIDAY SPIRIT AND DRIVE INTO THE NEW YEAR WITH STYLE!

This season isn't just about decking the halls – it's the perfect time to deck out your driveway, too. Take advantage of our auto loan rates and sleigh your way to a new set of wheels.

Receive \$50-\$100 when the auto loan closes**.

Visit our Auto Shopping/Buying Service at pocumd.groovecar.com to make your holiday season truly unforgettable.



**SCAN THE QR CODE TO
LEARN MORE.**

*APR is Annual Percentage Rate. **Visit pocumd.org for complete details.



**AUTO LOAN
RATES AS LOW AS
2.09% APR***

Unlocking the path to financial wellness, one dollar at a time.

As a member of POCUMD, your savings account is only the beginning of the path to your financial wellness. We have several savings accounts available to our members that help to ensure a brighter financial future.

Types of Savings Accounts Available To Our Members:

- Christmas Club Accounts
- Individual Retirement Account (IRA)
- Vacation Club Accounts
- Certificates of Deposit
- Money Market Accounts

Learn more about the accounts available: pocumd.org/share-accounts

YOUR FINANCIAL WELL-BEING IS OUR PRIORITY!

Explore the exclusive insurance options we offer to POCUMD members and secure your peace of mind. Whether it's safeguarding your car with great rates



or ensuring your life insurance is robust, our dependable coverage is here to provide relief when you need it most. Your peace of mind is priceless, and your membership makes it all possible. This is just another way we help you "save" money! **Read more about the TruStage™ offerings: pocumd.org/insurance**

EXPERIENCE HASSLE-FREE FINANCIAL MANAGEMENT AT ITS FINEST!

Say goodbye to paper clutter and waiting in line. With our convenient Direct Deposit and eStatement services, managing your finances has never been easier. Seamlessly receive funds and access your statements anytime, anywhere.

