



**OUARTERLY NEWSLETTER - FALL 2023** 

### **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.

Rates as

low as

**6.85**%

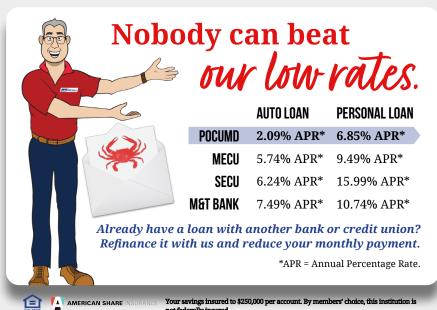
APR\*

#### 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.



Your savings insured to \$250,000 per account. By not federally insured.

### **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



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.



### **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.

## 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.

### 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
- Vacation Club Accounts
- Money Market Accounts
- Individual Retirement Account (IRA)

AUTO LOAN Rates as low as

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

#### 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.

# 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.