

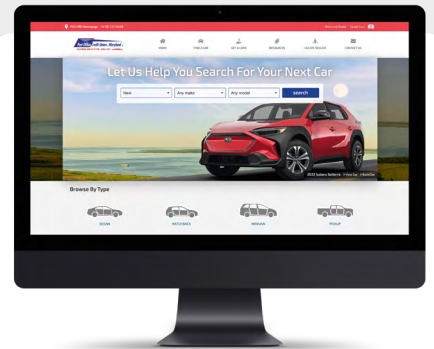


LOOKING FOR Unbeatable Deals?

REV UP YOUR SAVINGS WITH AUTO REFI!

Score the lowest loan rates in town by refinancing your Auto Loan with Post Office Credit Union of Maryland! Don't miss out—our unbeatable rates won't last long.

Let's drive your finances forward together! For info, visit pocumd.org/news.



Find The Perfect Car!

All Post Office Credit Union of Maryland members have access to the amazing automobile shopping service tool. Click the "Shop For a Car" button on our homepage to browse an extensive selection of vehicles and easily compare prices, features, and more.

Find the perfect car with our help!
Visit: pocumd.groovecar.com



Love My Credit Union* rewards

Unlocking Savings HAS NEVER BEEN EASIER!

With Love My Credit Union Rewards, you can score exclusive discounts on everyday essentials and services. Credit union members have already pocketed over \$2 billion in savings!

T-Mobile Wireless Services:

- \$50 for each new line switched to T-Mobile
- \$5 per line monthly discount with AutoPay
- Dedicated credit union members only concierge call center
- Additional benefits include Netflix On Us, Apple TV+, free access to in-flight Wi-Fi, and more



TurboTax and H&R Block

- Save up to 20% on TurboTax online federal products
- Members can save \$25 on in-office tax prep at H&R Block



INTUIT turboTax



H&R BLOCK



Learn more by scanning the QR code.

READY TO LEVEL UP YOUR SPENDING GAME?

With just \$50, unlock a world of convenience and perks with our no-fuss Checking Account! Enjoy zero monthly fees, surcharge-free ATMs, and peace of mind with built-in overdraft protection.

JOIN US FOR OUR 95TH ANNUAL MEETING

Date & Location:

April 24, 2024 at Jimmy's Famous Seafood Restaurant

Time: Doors open at 6:00 p.m. Business meeting at 7:00 p.m., followed by dinner and drinks.

This event is open to all Post Office Credit Union of MD members.* Each member can bring one guest for \$40.

RSVP by April 5 to Ineka Walker at (410) 727-5469 or iwalker@pocumd.org

*There will be a \$10 reservation fee. The \$10 will be reimbursed after we confirm that you were in attendance.



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

New Year's Day - January 1

Martin Luther King Jr. Day -
January 15

President's Day - February 19

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.

ENJOY A *Stress-Free* START TO THE NEW YEAR!

Consolidate those holiday bills with a Personal Loan from POCUMD. Let's turn that holiday cheer into a stress-free start to the new year!

Scan the code to apply now and ease into 2024 with a clear financial plan!



PERSONAL LOAN
RATES AS LOW AS

7.85% APR*

*APR is Annual Percentage Rate.

Mastering Your Credit Score

Having a good credit score opens doors to financial opportunities, from securing loans to getting favorable interest rates. Yet, many are unsure how to bolster their credit standing. Understanding and actively managing your credit is key to financial well-being. Here's a guide to help you improve your credit score effectively.

Strategies to Improve Your Credit Score

- Consistent, on-time payments are the backbone of a good credit score. Set up reminders or automatic payments to avoid missing due dates.
- Lowering credit card balances and other debts can significantly boost your score. Aim to keep credit utilization below 30%.
- A healthy mix of credit (credit cards, installment loans, mortgages) shows responsible financial behavior, positively impacting your score.

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

KEEP YOUR FINANCES IN CHECK NO MATTER WHERE YOU ARE!

Our POCUMD app offers seamless remote check deposits, account management, fund transfers, and more at your fingertips.



Download
the POCUMD
mobile app!

 SHARING IS CARING!

OUR BRAND-NEW ONLINE MEMBERSHIP APPLICATION IS LIVE!

Spread the financial love to your family by inviting them to join POCUMD using our seamless online application. It's quick, it's simple, and the benefits last for a lifetime!! From low-interest rates to convenient online banking and access to 12K+ surcharge-free ATMs nationwide, we've got you covered. Let's elevate everyone's financial journey together!



Scan the QR code to access the new membership application and for more information!

