



Refer Friends and Family

Spread the word and share the wealth!



\$50 For You*. \$50 For Them.

For every family member and friend you refer to the credit union that joins, we will give each of you \$50. **The more you refer, the more you earn, up to \$250.**

Here's How It Works

When your family members and friends join the credit union, using your name as a referral, and open a checking account with a debit card and direct deposit (\$100 or more), we will deposit \$50 into your account and \$50 into their account.

Who Can Join

Anyone in your family (by blood or by marriage) and any of your friends that are current employees or previous employees of the USPS of Maryland.

Giving Back To The Community

A gift of \$5 for every new member that joins will be donated to the Ronald McDonald House of Charities Baltimore.



pocumd.org/refer-a-member for complete details.

*Referral Form/Details: Visit our website or scan the QR code to download the referral form, and complete details. Promotion valid 4/1/24 - 5/31/24.

LOOKING FOR *Unbeatable Deals?*

We have the lowest auto loan and personal loan rates in town! Act now, as these rates won't last. Secure your loan today!

	AUTO LOAN	PERSONAL LOAN
POCUMD	3.09% APR*	7.85% APR*
MECU	6.24% APR*	10.24% APR*
SECU	6.49% APR*	16.24% APR*
M&T BANK	6.89% APR*	11.24% APR*

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

*APR = Annual Percentage Rate. Rates as of 3/1/24.

BUDGETING FOR FINANCIAL SUCCESS IN 2024

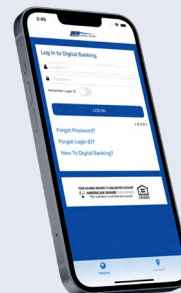


In 2024, mastering budgeting is crucial for financial stability. Here we offer six tips to set you up for success this year:

1. Track expenses to understand spending habits.
2. Set clear goals for short- and long-term savings.
3. Prioritize essential spending over discretionary purchases.
4. Automate savings to make it a priority. Start saving early for Christmas with our christmas club accounts.
5. Embrace frugality by seeking discounts. We offer many member benefits. Visit: pocumd.org/member-benefits.
6. Regularly review and adjust your budget to stay on track.

Take control of your finances and work towards a brighter financial future!

SEAMLESS ACCOUNT MANAGEMENT ON THE GO



Download on the App Store

GET IT ON Google Play

Download the POCUMD mobile app today!



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

Memorial Day - May 29

Juneteenth - June 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.



FINANCIAL WELLNESS TIP

Prioritize building an emergency fund: Establishing a financial safety net can help protect you from unexpected expenses or income disruptions. Aim to save at least three to six months' worth of living expenses in an easily accessible account. This emergency fund can provide peace of mind and serve as a crucial resource during challenging times, allowing you to navigate unforeseen circumstances without jeopardizing your long-term financial goals.



PERSONAL LOAN
RATES AS LOW AS **7.85% APR***

AUTO LOAN
RATES AS LOW AS **3.09% APR***

Spring Forward WITH A POCUMD LOAN!

Travel to your dream destination without any worries! Whether you're looking for sandy beaches or bustling cities, our **personal loans** will provide you with the financial support you need to unlock your wanderlust and create unforgettable memories.

Embrace the blooming possibilities of a new ride with our flexible **auto loans**. Let the fresh air and sunshine inspire your journey to your dream car. From convertible cruisers to eco-friendly hybrids, we've got the perfect fit for your spring adventures.

**Terms apply. For complete details, visit www.pocumd.org/news-promotions, or call (410) 727-5469.*

First Class Protection with a SharePLUS Account!

At Post Office Credit Union of Maryland, we are confident in our ability to provide the highest quality account benefits, features, and services to our esteemed members. Our SharePLUS Account is a top-of-the-line offering, designed to cater to your lifestyle and security needs. For a remarkably low monthly maintenance fee of \$5.00, you can enjoy a plethora of valuable services and benefits that set us apart from the competition.

- Identity theft protection for the entire family
- Credit monitoring and free monthly credit scores
- Mobile phone insurance coverage up to \$500 for repairs or replacement. Covers up to five phones on account
- Additional 1/4% discount on published loan rates

Contact Post Office Credit Union of Maryland to sign up!

 SHARING IS CARING!

OUR ONLINE MEMBERSHIP APPLICATION IS LIVE!

Invite your family to join POCUMD by using our seamless online application. The process is quick and simple, and comes with lifetime benefits.



Scan the QR code for
more information!

*APR = Annual Percentage Rate.

