

THE QUARTERLY Review

FALL 2018

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Take the Dealer Rebate THEN CONTACT US....

As automakers become increasingly aggressive in marketing their vehicles this fall, they're offering incentives which often include rebates or 0% financing.

It might be a good idea to pass on the 0% financing, take the rebate instead, then get your auto loan at Prince George's Community Federal. It makes sense because the rebate lowers your car's cost, so your loan will be for a lower amount, which means you'll pay less interest over the life of the loan. You could end up paying less than if you had chosen the 0% financing.

Call us. We'll be happy to run the numbers to show you which option is best for you, and how you can save.

To get started, call **301.627.2666** or **800.952.7428**, visit a branch, or go to www.PrinceGeorgesCFCU.org.

NEW!

Student Advantage PACKAGE



Step up and gain your independence with a financial package tailored to help you save & manage your money. Whether you're in high school or college, the **Student Advantage** package offers you everything you need to avoid costly fees and save for the items most important to your future. Take advantage of:

- ✓ **Free Teen/Collegiate Checking** – Use your Visa® debit card worldwide for everyday purchases from your checking account. Plus, check your balance, transfer funds, and get up-to-the-minute alerts for fraudulent activity through online & mobile banking.
- ✓ **SaveUp College Account** – Schedule regular deposits over 5 years and earn above average above market yields to plan for major college or life expenses. Great option for books, tuition or your first car.
- ✓ **Student Loans** – Gain access to Sallie Mae® loans to help you fill in the gaps to funding your college needs.
- ✓ **Student Visa® Credit Card** – Are you 18 or over? Apply and receive a low-fixed rate credit card with a healthy beginning credit limit to help you begin building a positive credit history.
- ✓ **Free Financial Insight** – Want to understand how you can make your money work harder for you? Check out **KOFE** for free access to tools and information to budget & credit management. Your first million dollars starts by effectively managing your first dollar.

TO GET STARTED BRING:

- ✓ Two forms of ID
(Drivers license, School ID or Birth certificate)
- ✓ Social Security Number card
- ✓ Parent or Guardian
(if under 18 years old)

BONUS

Open this package within 30 days and receive a **\$25 Netflix gift card & earbuds set!**

Mention promo code: **MOREs18**



Plus
TOUGH TECH™ POUCH WITH
EARBUDS & LENS WIPE
(while supplies last)

*Must be 18 and older to apply for a Visa Credit Card. SaveUp account requires 60 monthly deposits or 130 biweekly deposits. Member's responsibility to ensure that the sufficient funds are in your account to cover automatic transfers to this Share Certificate. \$25 deposit and/or gift card will be made to the base share account or mailed 90 days after account opening with qualified loan or deposit opened for membership. Earbuds limited supply only. New members meeting criteria must mention promotion code "MOREs18" during account opening to receive promotional deposit. Netflix is not affiliated with Prince George's County Federal Credit Union. Contact us for details.

PRESIDENT'S MESSAGE

Identity (ID) theft shows no signs of slowing down. In fact, as the world becomes increasingly interconnected, it is exploding exponentially, all the more reason to increase your vigilance.

While we remain diligent in securing and protecting the financial information you share with us, there are actions you can take to help protect yourself from identity theft:

- Don't write your Social Security number on a check. Only give it out when absolutely necessary.
- Whether requests for personal information—your name, birth date, Social Security number, bank account number—come by phone, mail, or online from other parties, don't answer them.
- Collect your mail promptly, and place a hold on your mail when you're away from home for several days. Also, shred receipts, credit offers, account statements, and expired credit cards, to prevent "dumpster divers" from getting your personal information.
- Enable the security features on mobile devices, especially if you have contacts, financial websites and applications saved.
- Review credit card and bank statements, and watch for unauthorized transactions.
- Create complex passwords so ID criminals can't guess them.

One of the most effective actions you can take to help protect yourself is to review your credit report once a year to see that it doesn't include accounts you haven't opened. It's free from Annualcreditreport.com.

While we work hard 24/7 and employ the latest state-of-the-art technology to secure and protect your financial information, it's important that you do all you can to protect yourself from identity theft as well.

GET YOUR FREE CREDIT REPORT!

Your credit score affects mortgage rates, credit card approvals, apartment requests – even your job application. Regularly reviewing credit reports helps you catch identity theft early.

Federal law allows you to get a free copy of your credit report every 12 months from each credit reporting company—Experian, Equifax, and TransUnion—so that you can ensure the information on them is correct.

AnnualCreditReport.com is the only official site explicitly directed by Federal law to provide your free credit report. Other similar sounding websites promise free credit reports, but upon inspection, you'll see they're not actually free.

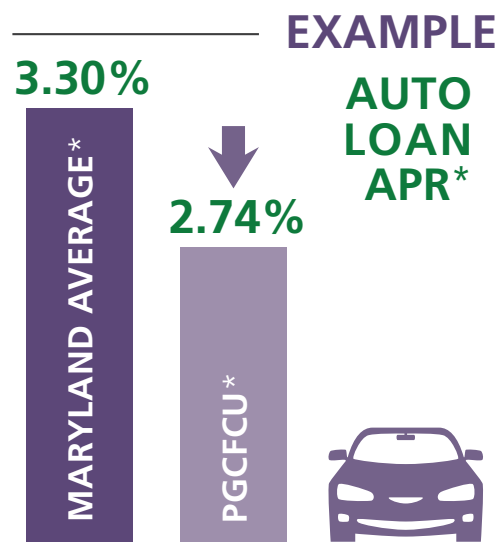
Are you paying too much elsewhere? SEE HOW YOU CAN SAVE

One of the reasons membership is so popular is because of the savings members get when they learn about refinancing options we offer. It's not often you get a "re-do" on a loan you already have elsewhere. And the opportunity to refinance a loan that's actually better for you is exactly what you could do with us.

With our competitive rates and flexible terms, we could rework your high-interest loans from another financial institution (auto loans, personal loans, home equity loans) to help you save money month after month.

Check out our LoanSaver calculator that shows you how much you could save on each loan you want to refinance, as well as the total savings on all the loans you enter.

To get started visit www.PrinceGeorgesCFCU.org today!



**Have a loan elsewhere?
Ask how we can beat your rate!**

*APR = Annual Percentage Rate. Your rate may vary depending on your credit history and term. No payments for 60 days but interest will accrue. 2.74% APR is for auto loans for a maximum of 36 months. Rate discount based on non-booked Prince George's Community Federal Credit Union loans to the pricing floor of 2.74% APR. Auto loan must originate from another financial institutions. Payment example: For a \$20,000 New Auto loan for a term of 36 months with a 2.74% APR, the monthly payment will be \$579. Rates and APRs are effective as of 9/1/2018 and are subject to change without notice. Data as of 1/18/18. Based off 36-month auto loan. Maryland bank average reported from monthly loan survey through independent third-party company, SNL sector data, a subsidiary of S&P Global Market Intelligence.

Discover the Value in Your Home

WE HAVE OPTIONS...



A home can help build your future. With today's heightened financial awareness, consumers are being more practical, using the equity in their homes for what they need.

If it's time to remodel, pay for tuition, expand your business—a home equity product makes the most sense, because you can:

- **NO out of pocket cost or appraisal fees**
- 30-Day rate guarantee on qualified application*
- Borrow at generally lower rates than with any other type of loan.
- **Receive a \$100 Home Depot® gift card** with new Home Equity Product of \$10,000 or more ***



WE OFFER

- ✓ **Our fixed-rate loan** a good option if you want all of your funds at once. The interest rate is fixed, so your payments will be the same each month. **HOME EQUITY FIXED LOAN** as low as **5.50% APR***
- ✓ **Our home equity line of credit** with a variable interest rate, if you want to access the funds little by little. (You pay interest only on the amount you actually borrow, not on the maximum amount for which you're approved.) **HELOC** as low as **Prime minus 1.00%**** with 4% Floor

To get started, call **301.627.2666** or **800.952.7428**, visit a branch, or go to www.PrinceGeorgesCFCU.org/HomeEquity.

*APR= Annual Percentage Rate. Rates are based upon the appraised home value and the combined loan-to-value (CLTV) of the first and second mortgage as well as credit. Available on owner occupied primary residential properties and vacation homes in most states and the District of Columbia, except Alaska, Hawaii, and Texas. The home equity loan has a fixed rate that is a fully amortized loan for the life of the loan (no balloon payment). **The Home Equity Line of Credit (HELOC) has a variable interest rate that is based on the Wall Street Journal Prime Rate and is subject to change quarterly. The monthly payment on a HELOC is 1.00% of the outstanding balance established and fixed at the time of each advance. The floor is 4.00%. The rate cannot increase or decrease by more than 2.00% in a calendar year, and the maximum rate is 18.00%. If the credit union pays the closing costs and the HELOC or Home Equity Loan is terminated within two years, the closing costs must be reimbursed by the borrower. All rates and terms are subject to change without notice and other restrictions may apply. Please consult your tax advisor on all tax matters. ***To qualify for the \$100 Home Depot gift card, the home equity loan (2nd Trust) or the HELOC must have a minimum balance of \$10,000 at the time of disbursement. All applications must be received by 10/31/18, and settled by 11/30/18. Home Depot is not affiliated with Prince George's County Federal Credit Union. Contact us for details.

LOWER RATE VS. REWARDS: which Visa® Card should you choose?

How do you decide which of our Visa cards is best for you?



Both cards have NO annual fee and NO balance transfer fees, as well as:

- **Visa Platinum.** If you carry a monthly balance or are paying off debts, our low interest Visa Platinum is a good choice. With fixed rates as low as **8.99% APR**, you can transfer balances from higher-rate cards to our low-interest Visa Platinum to lower your debt faster. The balance transfer rate is a low **2.99% APR** for the first 6 months.
- **Elite Visa Rewards.** If you pay your balance in full each month, then Elite Visa Rewards is a good option, with a fixed rate as low as 10.99% APR. You'll earn valuable points that you can redeem for airline travel, hotels, cash back, and more. And you'll earn 500 bonus points with the first purchase on your Elite Visa Rewards card.

- Lost luggage reimbursement
- Trip cancellation insurance
- Extended warranty protection
- Auto rental collision coverage, and
- Travel and emergency assistance.

If you don't yet have our Visa credit card, visit a branch, call **301.627.2666** or **800.952.7428**, or go to www.PrinceGeorgesCFCU.org/VISA to apply.

! Some cards are reducing their perks, but not us!

It has been reported that some credit cards—Discover, Chase, and Citibank—are cutting back their perks because their cardholders aren't using them. The perks being eliminated are the return guarantee, extended warranty, auto rental insurance, flight accident insurance, and more. These special benefits on our Visa Platinum and Elite Visa Rewards are NOT being cut. Both cards continue to offer, among other money-saving benefits, lost luggage reimbursement, trip cancellation insurance, extended warranty protection, auto rental collision coverage, and travel and emergency assistance.

*APR= Annual Percentage Rate. Introductory Balance Transfer APR is 2.99% for 6 months from date of account opening; then the standard Balance Transfer APR applies. Standard Balance Transfer APR: 8.99% to 17.99%, based on your creditworthiness. The Promotional Rate is not available on Visa Secured credit cards. It does not apply to balances transferred from Prince George's Community Federal Credit Union loans. This offer does not apply to balances transferred from Prince George's Community Federal Credit Union loans. You may transfer up to your available credit limit. Please continue to make minimum payments on your other credit card(s) until the balance has been transferred. The other institution(s) will refund all overpayments. Payment of the account(s) authorized by you may not satisfy any outstanding balance(s) on the designated account(s). Prince George's Community Federal Credit Union is not responsible for any outstanding balance(s) or additional charges in regard to such accounts, or for any changes resulting in any delay in the payment or transfer of balances. The total amount(s) transferred will be treated as a cash advance; finance charges will be applied from the day the balance(s) are transferred to your Prince George's Community Federal Credit Union credit card account. Prince George's Community Federal Credit Union reserves the right to refuse multiple transfers from the same credit card. Certain restrictions apply. For more information and conditions, please contact us.

CONTACT US

Mailing Address

Bowie Branch

15201 Hall Road
Bowie, MD 20721
Mon. – Fri., 9:00 a.m. – 5:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.
301.627.2666 | 800.952.PGCU
www.PrinceGeorgesCFCU.org
Inquiries@PrinceGeorgesCFCU.org

Beltsville Branch

Mon. – Fri., 9:00 a.m. – 5:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.
6985 Muirkirk Meadows Dr., Beltsville, MD 20705

Largo Branch

Mon. – Fri., 8:30 a.m. – 4:00 p.m.
150 Largo Government Center, RM 150
9201 Basil Ct., Largo, MD 20774

Upper Marlboro Branch

Mon. – Fri., 8:30 a.m. – 4:00 p.m.
1014 County Administration Building
14741 Gov. Oden Bowie Dr., RM L-210
Upper Marlboro, MD 20772

Business Services

Business@PrinceGeorgesCFCU.org
Fax: 240.556.1143

Audio Teller

301.627.6000 24-hour phone account access
(Account Number And PIN Required)

ATM LOCATIONS

Beltsville	6985 Muirkirk Meadows Dr. (Drive-Up)
Bowie	15201 Hall Rd. (Drive-Up)
Hyattsville	5000 Rhode Island Ave. (Inside Police Station)
Largo	9201 Basil Court (Drive-Up Kiosk)
Upper Marlboro	14741 Governor Oden Bowie Dr., (1 st Floor) 13400 Dille Rd. (Prince George's Correctional Facility Lobby) 14735 Main Street (Inside Court House, next to Commissioner's office)

Visit us at www.PrinceGeorgesCFCU.org/Locations
for a list of surcharge-free ATMs and for shared
service center information.

Follow us!



BOARD OF DIRECTORS NOMINATIONS

DUE
OCT. 18

Every year Prince George's Community Federal Credit Union offers the membership the opportunity to run for a seat on our Board of Directors. Each of our elected Directors serves a three-year term, and at the end of which, they are up for re-election. If we have nominees running for the board, along with our incumbents, there will be an electronic election in early 2019, with the results announced at our Annual Meeting. Next year's Annual Meeting will be **Wednesday, March 27, 2019**. Any credit union member who wishes to be considered as a nominee for the credit union's Board of Directors should address their wishes to the Nominating Committee, in care of the credit union, by sending an email to Elections@PrinceGeorgesCFCU.org.

Anyone wishing to be nominated by the committee will be asked to fill out a form listing their qualifications by **October 18, 2018**. They will be required to interview with the Nominating Committee prior to their name being placed on the ballot. Members who miss this deadline or are passed over by the Nominating Committee can petition to have their names placed on the ballot. Petitions must be signed by at least 1% of the membership. Petitions must be on a form from the Nominating Committee. It must be submitted to the credit union no later than **January 10, 2019**.

To learn more visit www.PrinceGeorgesCFCU.org/Election.

UPCOMING

Your Plan | Your Success Business Workshops

- Sept 11th** | Management & Organizational Structure (HR)
- Oct 16th** | Financial Plan
- Nov 13th** | Celebration and Review of Plans

They're free and open to the public, but registration is required. Go to www.PrinceGeorgesCFCU.org, click the "Business" tab, then click "Learn more" under the workshop title you want to attend.

New website



After months of hard work, we'll soon be launching our new website, built exclusively with you in mind. The streamlined user interface provides a more interactive experience, allowing you to easily find what you're looking for. We're sure you'll enjoy the bright, clean look and easy-to-navigate layout of our new site, as it becomes an even more valuable financial resource for you.

BRANCH CLOSINGS *Credit Union offices will be closed:*

Columbus Day
Monday, October 8th

Veteran's Day
Monday, November 12th

Thanksgiving Day
Thursday, November 22nd

November 23rd
Upper Marlboro and Largo Branches
are closed.



Federally Insured by NCUA