

IN THIS ISSUE

- Balance Transfer Offer
- Auto Loans
- Renting Vs. Home Buying
- Tax Time Loan!
- Safe Deposit Boxes
- Increased Deposit Rates
- Shred-It Event
- Summer Skip-A-Payment

A new Online Banking platform is Coming...

Get ready for a sleek new online banking system that will add convenience to your life. More information to come.

..... **SPRING 2023**

NEED A CAR? TURN TO YOUR ONE-STOP SHOP



If you're shopping for a new or used car, your Prince George's Community Federal Credit Union membership may come in handy more than ever. The Federal Reserve's inflation-fighting interest rate hike, as well as continuing supply chain problems in the car industry have both caused stubbornly high car and truck prices. However, there are a few actions you can take to save money.

1. Shop with Pre-approved Confidence

Having a pre-approved loan puts you in a better negotiating position because you won't be held hostage to accept dealer financing, which often raises the cost of borrowing. Compare any loan offers you receive with the favorable car loan rates at Prince George's Community Federal. There could be a significant difference between dealer financing versus a loan from Prince George's Community Federal.

Finance your new or used car here and you'll enjoy:

- Competitive low rates
- Same-day approval
- 125% Financing (including tag, tax, and title) for qualified borrowers*
- No payments for 60 days*

2. Shop Around

As a member, you have access to TrueCar to build your new car or to preview hundreds of used vehicles.

- Select your preferred make, model, trim, and options
- See actual cars that match your preferences
- Compare. Search an extensive database for various trim packages, with photos and reviews for every make and model.

3. Do your Homework

Check out Kelleybluebook.com to find the cost of the vehicle you want. Also, have a couple of different models in mind in case your first choice has a monthly payment that doesn't fit into your budget.

For a list of tools and resources or to get started, text "**AUTO**" to **301.627.2666** visit **PrinceGeorgesCFCU.org/Auto**, or stop by a branch or contact us today!

*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Loan rates are tier-based and priced according to member's individual credit ratings. No payments for 60 days; however, interest will accrue. Offer does not include currently financed auto loans with credit union. CarFax report is available upon final auto loan funding. Certain restrictions apply. Contact us for details.

VISA CARD

LOW-RATE CREDIT CARD BALANCE TRANSFER OFFER = BENEFITS FOR YOU!

1.99% APR
on balance transfers
thru 2023!*

**BOTH NEW
& CURRENT
CARDMEMEBERS**



There's still time to transfer balances from your higher-interest credit cards to our **Elite Visa Rewards** or **Visa Platinum** cards and enjoy a money-saving **1.99% APR balance transfer rate** – with no balance transfer fees and no annual fee.

You have until December 31st to get the 1.99% APR balance transfer rate. But why wait? The faster you transfer balances, the more you'll save.

(NOTE: This special rate is available to new as well as existing cardholders.)

HOW TO GET STARTED?

Visit PrinceGeorgesCFCU.org/Visa, call **301.627.2666** or **800.952.7428**, or visit a branch today!

*APR = Annual Percentage Rate. Promotional Balance Transfer APR is 1.99% on all transferred balances until December 31, 2023; 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. 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.

AUTO LOANS

REFINANCE THAT CAR DEALER LOAN AND SAVE



There's no reason to pay more than you have to for your loan.

That loan from the dealer looked appealing because it was convenient, and you were excited

to drive off in that shiny new car. But loan rates are always changing, and what you thought was a great loan then could be only so-so now, with a rate that's just too high.

Refinancing your loan to us could help! With competitively low rates, you could save on your monthly payment or over the life of the loan.

Our experienced loan specialists are ready to answer your questions when you call, chat, or visit a branch. Visit PrinceGeorgesCFCU.org/Auto, text "AUTO" to **301.627.2666**, stop by a branch or contact us today!

THE ANSWER TO MANAGING YOUR IRS DEBT? A TAX TIME LOAN!



If you'll owe the IRS money for 2022 taxes, have you considered how you'll pay it?

You could dip into savings. But that's not always a good idea because money you take from savings often never makes it back into that account. Pay your tax bill with a Tax Time Loan. With **rates as low as 8.75%**, no payments for 60 days and a quick application process.

Hurry, the April 18th tax filing deadline will be here in no time. To apply, visit PrinceGeorgesCFCU.org/TaxTime, call **301.627.2666** or **800.952.7428**, or visit a branch today!

*Annual Percentage Rate (APR). Payment example: 24 monthly payments of approximately \$46.50 per \$1,000 borrowed with a 8.75% APR. Rates are effective as of 3/1/2023. Signature Loan approval is subject to creditworthiness, and other qualifications. Maximum loan amount cannot exceed \$25,000. Membership requirements apply. Loan amounts may vary based on a variety of factors such as income and credit rating. Maximum loan limit is \$25,000.00 per qualifying Member. Terms and conditions are subject to change at any time. Certain restrictions apply.

MAYBE TIME TO ENTER THE GAME RENTING VS. HOME BUYING

HOMEAdvantage®

Renting seemed like a good idea when you first signed that lease. But now that rental rates have skyrocketed, you need to own your own place – a place to decorate as you wish, install your own landscaping, and not worry about the noise from your apartment neighbor.

If you've been on the sidelines waiting for the housing market to recover, wait no more. The housing market in the metro DC area didn't experience the drop in prices like the rest of the country experienced. In fact, prices have started to tick upward. Also, mortgage rates have come down a bit.

So, if you're thinking of buying, don't wait another minute. The benefits of homeownership are too great to pass up. And, the price you pay for rent may equal a monthly mortgage payment for a place of your own.

Curious to see how much you could qualify for?

Contact a Mortgage Specialist from our partners at Credit Union Mortgage Association. They'll meet you at your office or home to show you an easy way to finance with:

- Less paperwork
- An online application
- Fast, efficient service, and
- Cash rewards. Use a HomeAdvantage® agent to buy or sell your home and you can earn a cash reward at closing.

Also, with HomeAdvantage®, you can search its database for a home with the features you want. Then, save your searches and get email alerts when new properties that meet your criteria become available.

If you're looking for a new home, let Prince George's Community Federal help you so you don't end up paying more than you need to. Visit PrinceGeorgesCFCU.org/Home. You can also call **301.627.2666** or **800.952.7428** today!

*The HomeAdvantage® program is made available to you through a relationship between Prince George's Community Federal Credit Union and CU Realty Services. Program rebates are awarded by CU Realty Services to buyers and sellers who select and use a real estate agent in the HomeAdvantage® network of approved agents. Home buyers or sellers are not eligible for the rebate if they use an agent outside this network. Using your credit union for a mortgage is not a requirement to earn a rebate. Rebate amounts are dependent on the commissions paid to the agent. Prince George's Community Federal Credit Union has specific rules on how your rebate will be paid out. Rebate incentives are available in most states; however, are void where prohibited by law or by the lender. See your tax advisor concerning tax deductibility in your personal situation. Certain restrictions apply. Contact us for details.

SAFE DEPOSIT BOXES

SAFEGUARD YOUR HARD TO REPLACE ITEMS

If you don't feel good about keeping valuables in your home, a safe deposit box at Prince George's Community Federal is the answer.

Our safe deposit boxes can withstand fires, floods, hurricanes, tornadoes, and other natural disasters.

That's why they're perfect for your valuables, important documents, keepsakes, jewelry, and whatever else you want to safeguard.

Safe deposit boxes at Prince George's Community are a real value, too, because the cost can be significantly lower than other financial institutions.

Because of these great rates, you can rent one large enough to contain:

- contracts, business papers, and stock and bond certificates
- small collectibles and family heirlooms
- birth certificates, marriage license, citizenship papers, copies of wills, and powers of attorney
- military records and discharge papers, school transcripts and diplomas
- deed to your house, vehicle titles, U.S. savings bonds
- electronic drives with backups and important data, documents or small items that would be difficult or impossible to replace.

Visit our Bowie branch to sign up for your safe deposit box today!

BOX OPTIONS

SIZE	ANNUAL FEE
3x5	\$25
3x10	\$40
5x10	\$60
10x10	\$100



BEST DEPOSIT RATES IN YEARS

An unintended benefit of our overheated economy is that our deposit rates are going up. The recent inflation-taming Federal Reserve rate hike resulted in savings rate increases. Prince George's Community Federal increased rates on certificates of deposit (CDS) and money market accounts, which makes this a great time to add to your savings.

To check out our rates and to learn more visit us online or contact us today!



MARK YOUR CALENDARS

UPCOMING SHRED-IT EVENT

BOWIE BRANCH
April 15th | 8-11AM

Bring your unwanted papers containing personal information to be shredded, **free**, at our next **Shred-It Day, 8am – 11am, Sat., April 15** at our **Bowie branch**.

2 box paper limit.

We ask that you place all items in the trunk of our car to help our event volunteers keep safe and healthy.

Shredding is environmentally friendly, secure, and reliable, and it prevents sensitive information from falling into the wrong hands. We look forward to seeing you there!

SUMMER SKIP-A-PAYMENT IS HERE!

ACT BY APRIL 20TH

Rather than make your regular Prince George's Community Federal loan payment this June, choose to **Skip-A-Payment** and keep that money in your account to use for whatever is on your warm-weather wish list.

To skip your loan payment, visit PrinceGeorgesCFCU.org/Skip, pay the one-time \$30 fee and submit the form by April 20th. You'll be able to enjoy a loan-free June all without damaging your credit. Act now. Offers ends soon!

Act before April 20th to take advantage of the Skip-A-Payment program!*



*By participating in Prince George's Community Federal Credit Union's Skip-A-Payment program, you request that Prince George's Community Federal Credit Union defer your loan payments as indicated. You agree and understand that: 1) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 2) deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 3) the payment deferral will extend the terms of your loan(s) and you will have to make extra payment(s) after your loan(s) would otherwise be paid off (excludes certificate secured loans which require a new loan to be executed upon maturity of certificate); 4) you will be required to resume your payments the following month; 5) a fee of \$30 per loan will be deducted from a share or checking account per loan requested; and 6) loans can not be skipped on a two month consecutive basis. If you elected GAP Coverage, the coverage will not be extended beyond the original maturity date. All deferrals are subject to Prince George's Community Federal Credit Union's approval. Your loan(s) must be current (have no amount past due) to accept this offer. If request form is returned without \$30 fee per loan, it will be deducted from your deposit account. If there are insufficient funds in your deposit account, this offer is void and your loan payment will be due on the original due date. Payments that have been made will not be refunded. Prince George's Community Federal Credit Union may offer up to two non-consecutive uses of this program in a 12-month rolling calendar basis. The credit union will determine the month and requirements of all skip programs. Excludes all real estate loans, mobile homes, revolving lines of credit, Credit Enhancer, credit cards and Pay Day Express Loans. Certain restrictions may apply.

BRANCH CLOSINGS

Memorial Day — Monday, May 29th

Juneteenth Day — Monday, June 19th

Independence Day — Tuesday, July 4th

CONTACT US

BRANCH LOCATIONS

Mailing Address Bowie Branch

15201 Hall Rd., Bowie, MD 20721
Mon. – Fri., 9:00 a.m. – 5:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.

Beltsville Branch

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

Largo Branch

9201 Basil Ct. Ste 150, Largo, MD 20774

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., (1st Fl)
13400 Dille Rd. (Prince George's
Correctional Facility Lobby)
14735 Main Street (Inside Court House,
next to Commissioner's office)

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

JOIN OUR TEXT CLUB! Text [PGCFCU](https://PrinceGeorgesCFCU.org) to 301.627.2666

OTHER SERVICES

24/7 Live Call Center

800.952.7428 or 301.627.2666

Online Chat

www.PrinceGeorgesCFCU.org

Business Services

Business@PrinceGeorgesCFCU.org
Fax: 240.556.1143

Download the app today!



EQUAL HOUSING LENDER



Federally insured by NCUA

