

The Pulse

Fall 2016 | www.saefcu.org



SAINT AGNES
FEDERAL CREDIT UNION

Your new Visa® credit card is more secure—and rewarding—than ever!

Change is good when your Visa credit card gets even better! We've taken a fresh look at our credit card portfolio and made improvements to make sure that our credit card is the only one you'll want to use. Here are the changes coming in November 2016:

1. EMV "chip" security

All current card holders will be issued a new credit card with an EMV embedded chip for additional security. This card will have a new account number, expiration date and security code on the back. Instead of swiping, use the chip terminal to make in-store purchases.

2. Everyone can earn rewards

Before, Gold Visa cards earned 1% cash back and Platinum Visa cards earned ScoreCard Rewards points to redeem for travel or merchandise. Classic Visa cards, popular with our members, offered a competitive non-variable rate but no additional rewards options.

When we introduce our new Visa credit cards in November, existing card holders will still have the same non-variable rate they had in October 2016; no change there. What's new is how you **earn** and **redeem** rewards. All credit card members, whether Classic, Gold or Platinum today, will earn rewards at the Platinum Rewards level.

3. Account information website links to your rewards website

Before November 14, you logged into two *separate* websites to retrieve your Visa credit card information (www.EzCardInfo.com) and Platinum card rewards (www.ScoreCardRewards.com).

After your new card is activated on November 13 (or soon afterwards), visit the Visa credit card link on our home page at www.saefcu.org to create a user name and password. View current Visa account information and see rewards.

4. CU Rewards website offers new redemption options

If you prefer to get cash back, our new CU Rewards website allows you to redeem points for a cash deposit into your Share Savings account. Or maybe you'd like to redeem gift cards for popular stores or browse through travel and merchandise options. If you have unredeemed points from the ScoreCard Rewards site, we'll transfer those points over to the new CU Rewards site, so you don't miss out. (It may take a few weeks to transfer the points.)

Please stop using your old credit card on November 13—then activate and use your new card.

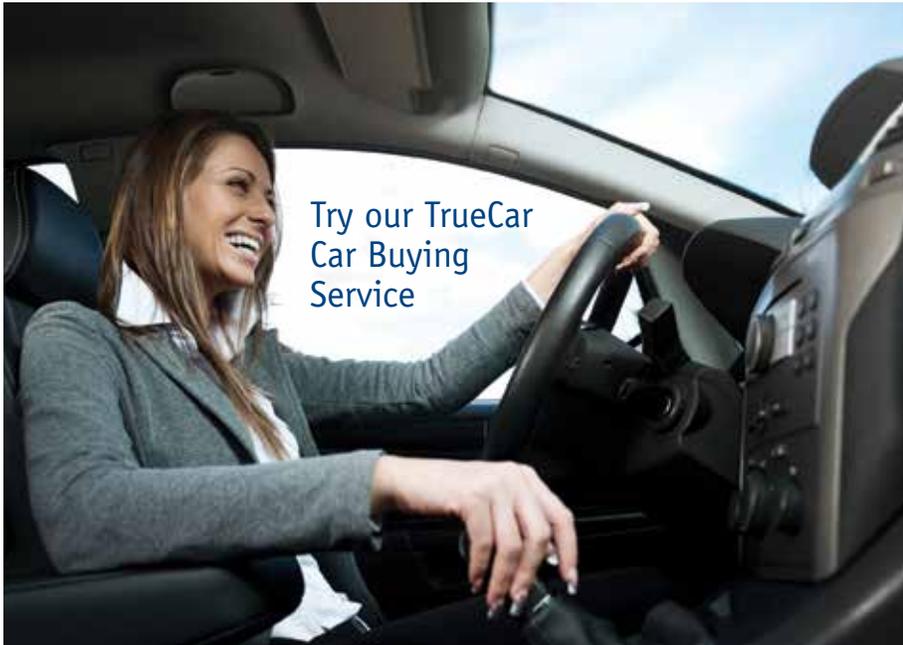


What you need to know about your new SAFCU credit card:

You'll have a new account number, expiration date and security code. If you have pre-authorized or recurring debits using your current card (like insurance, utility and cell phone bills or subscriptions), you'll need to update those arrangements with your new information.

All Saint Agnes FCU credit cards will be able to earn rewards; ask for details.

Please activate and begin using your new Platinum Rewards credit card on **Sunday, November 13, 2016** or soon after that. Use your new EMV chip card at retail stores to protect your card number and help prevent fraud.



Try our TrueCar Car Buying Service

Holiday gift ideas

When you're running short on time, stop by a credit union branch to purchase these gifts:

Visa Gift Cards: These convenient cards can be redeemed at just about any store or online site. Our gift cards can be purchased in amounts from \$10 up to \$1,000; there's a \$4.95 fee per card.

Discount tickets: Popular as stocking stuffers, we sell discount movie tickets for Cinemark, Hoyt's and Regal theatres as well as National Aquarium tickets.

Car shopping: it's time to switch gears!

Since you don't purchase a car that often, here's how our online TrueCar Car Buying Service can help you:

Convenience: Choose when you want to shop (even when dealer showrooms are closed) and explore different car options without sales pressure. Instead of running around to different lots, hone in on your preferred vehicle online.

Saving money: See what others have paid for the same car you're interested in, so you don't overpay.

Guaranteed pricing: Get the new car Guaranteed Savings Certificate

or used vehicle Price Certificate for a hagggle-free experience when you buy your car using TrueCar.

Free new car research tool: To know you're getting a good price, select the car you're interested in, look for the Price Curve symbol and "View Full Report" link; click to make the Price Curve appear. See what you can save off MSRP, and what you *should* pay compared to what others have paid.

Low loan rates: Get a 0.25% APR* rate discount when you buy a vehicle using TrueCar and a Saint Agnes Credit Union auto loan.*

Thank you!

We'd like to thank everyone who contributed food items during our summer Food Drive for Catonsville Emergency Assistance (CEA). CEA also provides eviction prevention and utility turn-off assistance for our neighbors in need.

After the devastating flood in Ellicott City, we set up a link on our home page for making donations to the Ellicott City Partnership's PayPal page. We also collected more than \$500 in our branches and sent those funds to the ECP.

Gear up for a lower rate

Get a TrueCar 0.25% APR* rate discount when you buy your next car using our TrueCar Car Buying Service and a Saint Agnes Credit Union loan. To learn more, visit <https://saefcu.truecar.com> or www.saefcu.org.

* APR = Annual Percentage Rate. Visit www.saefcu.org for current rates and terms.

Treat your friends to lunch!

Bring in this coupon to get a
\$25 SUBWAY GIFT CARD
for your TrueCar car purchase with a SAFCU loan

Limited time offer; available for Saint Agnes Federal Credit Union (SAFCU) members who purchase a vehicle using our online TrueCar Car Buying Service with a SAFCU auto loan between 10/1/16 and 12/31/16. Must present this coupon to the credit union by 1/6/17 to receive gift card; only one \$25 Subway gift card per loan; non-transferable.

uChoose Rewards

Earn rewards for your signature purchases

Choosing credit or debit: what's the difference when you're using your debit card? Members who've registered in our free uChoose Rewards program earn rewards points when they select "credit" and sign for their purchases.

Sign on to the uChoose site to see how your points are adding up and to redeem your rewards. Many of our members order gift cards (especially for holiday presents) but explore the other options on the site. As a registered uChoose Rewards member, look for e-mails describing extra points promotions from popular retailers.

Not sure if you're earning rewards? Click the link at www.saefcu.org or visit www.uchooserewards.com to verify that your current Check Card is earning rewards. Or, you can download the uChoose mobile app for your smart phone or tablet on the Apple App store or Google Play store. If your card number changes (like some replacement cards), register your new card number to continue earning your uChoose Rewards points.



Enroll in online Bill Pay to organize your bills!

Your checking account is a powerful tool

It's easy to take for granted, but a checking account may be the most flexible financial tool you use. For renters, paying by check may be a requirement but there's a lot more to this account than checks.

Check Card: safer than cash

Your debit card is much more than an ATM card. Using a debit card is faster than writing checks for purchases and you can use your Check Card to make withdrawals at more than 55,000 surcharge-free Allpoint ATMs. You'll also earn uChoose Rewards points for your signature purchases; read the article on the left for details.

Get organized with Bill Pay

Your checking account qualifies you for our online Bill Pay service. Even better, Bill Pay users can now pay bills with a smart phone using our Mobile Banking app. Visit www.saefcu.org/mobile.htm for details.

Deposit checks by phone

CU Online users with a smart phone and our checking account can enroll in our remote check deposit service. Using our mobile app, you'll take an image of the front and back of your endorsed check to make a deposit without visiting a branch. To learn more, call 855-597-5766.

New 33 1/3 mortgage option: enjoy lower monthly payments

If you're interested in a long-term fixed-rate mortgage with lower payments, ask about our **33 1/3 Year Mortgage**. This new 400-month loan is available for new or refinanced mortgages; see page 4 for rate and term details. To apply or for more information, contact our mortgage partner Financial Security Consultants, Inc. at 410-823-3300 or 800-730-7599 or visit www.fscontheweb.com.



The latest hit at your credit union:

33 1/3 YEAR MORTGAGE
(400 months)



Loan and credit card rates

Loan type	APR*
New Auto Loans	as low as 1.74%**†
Used Auto Loans	as low as 2.24%**†
Personal Loan	as low as 9.74%**†
Personal Line of Credit	Prime†† plus 5.00%
Share Secured	3.00% minimum**

Visa® credit cards

Visa Classic	10.90% non-variable rate
Visa Gold	9.90% non-variable rate
Visa Platinum	8.90% non-variable rate

Home equity lines of credit and home equity loans

Line of Credit (variable rate)	Prime†† plus .25% (80% LTV)
Line of Credit (variable rate)	Prime†† plus 1% (90% LTV)
Closed-End Home Equity Loan (non-variable rate)	
5-year loan	as low as 3.99%**
10-year loan	as low as 4.49%**
15-year loan	as low as 4.99%**

Loan rates effective 10/1/16 and are subject to change. For current loan and savings rates, please call 855-597-5766 or visit www.saefcu.org.

* APR = Annual Percentage Rate

** Rates quoted are the lowest available ("as low as"). Actual rate may differ and depends on the applicant's credit history and/or term of loan.

† Rate shown includes 0.25% APR* automatic payment discount.

†† Prime = the Wall Street Journal Prime Rate as published online at www.fedprimerate.com. The equity loan rate is subject to change on the first day of the quarter (January, April, July and October) following a change in the prime rate. Minimum 3%.

Low fixed-rate mortgages

We offer mortgages (new and refinanced) through our mortgage service partner, Financial Security Consultants, Inc. Ask us about special low rates for Saint Agnes Credit Union members or call 410-823-3300 or 800-730-7599.



Current mortgage rates

Term	Rate†	APR †
10 Years:	3.00%	3.305%
15 Years:	3.25%	3.394%
20 Years:	3.50%	3.614%
30 Years:	4.00%	4.139%
33 1/3 Years:	4.00%	4.139%

†APR = Annual Percentage Rate. All APRs in examples above are based on a \$200,000 loan amount and 80% Loan-To-Value (LTV). Rates are effective 10/1/16 and are subject to change without prior notice. Financial Security Consultants, Inc., a service partner of Saint Agnes Federal Credit Union (NMLS #721558), is a licensed mortgage broker in Maryland, DC, Delaware, Pennsylvania, and Virginia. Licensed in Pennsylvania by the Pennsylvania Department of Banking. NMLS #101557 (www.nmlsconsumeraccess.org). Licensed in Delaware by the Delaware State Bank Commissioner to engage in business in this state, license #2058, expires 12/31/16.



Information Center

Holiday schedule

Columbus Day	Closed Monday, October 10, 2016
Veterans Day	Closed Friday, November 11, 2016
Thanksgiving Day	Closed Thursday, November 24, 2016
Christmas	Closed Monday, December 26, 2016
New Year's	Closed Monday, January 2, 2017

Branch office locations

Saint Agnes Hospital branch office
900 S. Caton Avenue, Baltimore, MD 21229

Maiden Choice Medical Center branch office
716 Maiden Choice Lane, Suite 101, Baltimore, MD 21228

	Hospital branch hours	Maiden Choice hours
Mon.	7:30 am – 3:00 pm	8:30 am – 3:00 pm
Tues.	7:30 am – 3:00 pm	8:30 am – 4:30 pm
Wed.	7:30 am – 3:00 pm	8:30 am – 3:00 pm
Thurs.	9:00 am – 12:00 noon 3:00 pm – 5:00 pm	8:30 am – 12:00 noon
Fri.	7:30 am – 3:00 pm	8:30 am – 5:00 pm

Telephone hours (same as office hours above):

Call 855-597-5766; select "3" for the hospital office or select "5" for the Maiden Choice Lane office

Quick Check (24-hour telephone teller):

Call 855-597-5766, select "1"; listen for prompts

Fax numbers

667-234-3584 (Saint Agnes Hospital office)

410-869-8293 (Maiden Choice Lane office)

Lost or stolen ATM or Visa Check Card: Call 800-554-8969

Lost or stolen Visa credit card: Call 800-808-7230

24/7 online loan applications: www.saefcu.org

E-mail: info@saefcu.org



SAINT AGNES
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www.saefcu.org | 855-597-5766

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. The National Credit Union Administration (NCUA) is a U.S. Government Agency.



Equal
Opportunity
Lender