

The Pulse

Fall 2017 | www.saefcu.org



SAINT AGNES
FEDERAL CREDIT UNION



New name for Saint Agnes Credit Union

In January 2018, you'll see a new credit union name under our "stars" logo: **Five Star Federal Credit Union**. Our branch locations and employees will stay the same.

Our credit union is proud of its enduring relationship with—and ongoing commitment to—the Saint Agnes Hospital and Ascension Healthcare community. We continue to exist primarily thanks to our local hospital community and its related medical practices.

After all, we were founded by hospital employees in 1969 and were initially staffed (part-time) by volunteers from several hospital departments. We value the long-term relationships we've built up for nearly 50 years.

So, why make a change? Healthcare is an industry facing many challenges lately, including employee retention. Fewer employees now work at just one medical facility for their entire career. Although members may retain their SAFCU membership and accounts if they retire or change jobs, many end their banking relationship with us, thinking we only serve current hospital employees.

In recent years, we've also established additional partnerships with local businesses to fuel new member growth, especially in the western

Baltimore/Howard County area. These potential members previously assumed that they were not eligible to join our credit union.



Our new full name will be Five Star of Maryland Federal Credit Union, effective January 1, 2018.

For a smooth transition, our current web address (www.saefcu.org) will link to our new domain name, www.fivestarcu.org. You'll log in to CU Online, Mobile Banking and our credit card website the same way you do today. Your account numbers will not change and you'll continue to use your current SAFCU checks, ATM or debit card and credit card until they expire or are replaced.

We are excited about our new name that emphasizes our commitment to continuing the "five star" service our members experience today and we hope that you will agree.

Sincerely,

Paul Coakley
Board Chairman

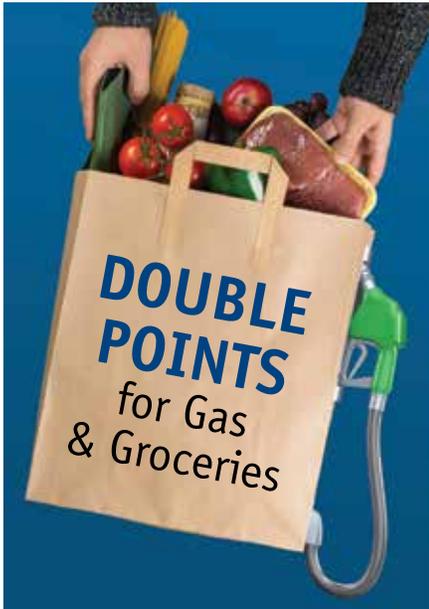
Get your next car even faster with a pre-approved loan

We've introduced a new way to handle your credit union auto loan paperwork at the dealership. When you pre-apply for your loan (whether online, in a branch or by mail), you'll be told the maximum loan amount you qualify for, to help you shop for vehicles within an affordable range.

When you've found the car you want to buy, whether on our TrueCar Car Buying Service site (<https://saefcu.truecar.com>) or at your car dealership, bring your pre-approved loan paperwork to finalize your SAFCU loan right there. You won't need to visit the credit union branch afterwards.

When you complete your loan paperwork, agree to the **automatic loan payment option** for an even lower rate and the convenience of having your loan payment debited each month from your credit union checking or savings account. Ask for details or visit www.saefcu.org.





Platinum Rewards: earn double points for gas & groceries

You'll get twice as many Platinum Rewards points when you use our credit card to purchase gasoline and groceries now through the end of the year. Build up double points *automatically* to redeem for cash back, gift cards, merchandise or travel rewards.

Check on your Platinum Rewards points level and make redemptions at www.saefcu.org. Click on the **Credit card access** box; register on this site to redeem points. On the Rewards page, click on the **CURewards** logo for the rewards site. (If you redeem cash back to apply to your card balance, it may be credited on the next statement.)

Holiday gift cards

Purchase Visa® gift cards in our branches (\$5.00 fee per card) or redeem gift cards with your uChoose Rewards debit card points or Platinum Rewards credit card points.

Prepare for the unexpected with your auto loan: choose GAP insurance

Videos and photos of severely flooded streets during recent hurricanes showed thousands of submerged cars and trucks that were damaged beyond repair.

How many car owners ended up owing money on their loans when their regular auto insurance only covered the depreciated value of the car—and not the remaining balance on the car loan?

That cost difference, known as a “gap,” is what’s covered by our **Guaranteed Asset Protection (GAP)** insurance option, purchased for an additional \$350 when you finalize your Saint Agnes Credit Union new or used auto loan.

Accidents can also “total” your car. Recently, a SAFCU member’s new luxury car was wrecked when hit by another car. Although our member had car insurance, she still owed thousands on her auto loan not covered by her regular policy.

The good news: she had purchased GAP insurance with her auto loan. Our GAP Plus coverage paid off the balance on her auto loan *and* gave her a \$1,000 check because she purchased her next car with a SAFCU auto loan within 60 days. So, she made sure to add GAP coverage to her new loan!

To learn more about GAP, visit a branch or call 855-597-5766.



Four ways to pay less when buying your next car or truck

1. A low-rate SAFCU auto loan
2. Our pre-negotiated TrueCar Car Buying Service pricing
3. GAP insurance: compare our price to dealers’ costs.
4. Extended Auto Warranty

SECURITY ALERT

Tips for keeping your personal information safe



Criminals have found an easier way than armed robbery to steal your money: **fraud**. Read on for steps you can take to help protect your personal information and assets.

2017 Equifax data breach

In September, Equifax, one of the three large U.S. consumer reporting agencies, disclosed that it experienced a data breach affecting more than 140 million consumers. That means that personal information including birth dates, addresses, Social Security Numbers and/or credit card numbers may potentially be used by crooks if this information was stolen in the data breach. They may wait before using your data so you should check your accounts for fraud for years to come.

How can you verify if *your* information was included? Equifax has set up an online page so you can quickly see if you were affected. To reach it, click on the banner on our website (www.saeefcu.org) or visit www.equifaxsecurity2017.com.

If you don't have online access, ask a trusted friend or family member with Internet access to check this for you on the Equifax site. You'll need to type in your last name and the last six digits of your Social Security Number.

Check your credit report

U.S. citizens living in Maryland are entitled to one free credit report per year from each of the three credit reporting bureaus. Individual credit bureaus may charge a fee for these reports and other services, so please order your free credit reports at www.AnnualCreditReport.com or by calling 1-877-322-8228.

You can order one report every four months from one of the "big three" credit reporting agencies (Equifax, Experian and TransUnion) in rotation to verify what's being reported about you during the year.

Monitor your accounts

Use free tools like our CU Online (online banking), Mobile Banking, Quick Check telephone teller services and our credit card access site to check your credit union accounts frequently.

With e-statements, you'll receive your statement information sooner than if you waited for your statement to be delivered by mail. Plus, you won't have to worry about someone stealing your statement from your home's mailbox.

If you see suspicious activity or transactions not made by you

or your joint account holder, or even if you've misplaced your card or checks, it's essential that you contact us **immediately** to reduce possible fraud. Here are our 24-hour lost/stolen card contact numbers:

Lost or stolen Check (debit) Cards or ATM cards: 800-554-8969

Lost or stolen Platinum Rewards credit cards: 800-449-7728

It's also important to safeguard your card's Personal Identification Number (PIN). Memorize it and don't write down your PIN or keep your PIN in your wallet or purse in case that's stolen.

Beware of ATM skimming

Escalated ATM fraud continues, due to skimming devices placed by criminals to capture your ATM or debit card PIN. When you enter your PIN, use your other hand to cover the ATM keypad so a hidden camera can't record your PIN. When using your debit card at gas pumps, select "credit," not "debit."

Keep your computer's security up to date

As online security is updated, it's your responsibility to keep your system current, too. Because older operating systems like Windows Vista and XP don't offer the same security protocols as new systems, they can no longer access CU Online. Also, keep your computer's virus protection up-to-date to help protect your online safety.

Purchase alerts

On our credit card access site at www.saeefcu.org, set up **Visa purchase alerts**. You'll be sent an e-mail or text message if a purchase above the amount you select is made with your card.

Loan and credit card rates

Loan type	APR*
New Auto Loans	as low as 1.99%**†
Used Auto Loans	as low as 2.49%**†
Personal Loan	as low as 9.74%**†
Personal Line of Credit	Prime†† plus 5.00%
Share Secured	3.00% minimum**

Visa® credit card

Platinum Rewards	as low as Prime†† plus 5.00%**/ new applications (variable rate)
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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 1.00% (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 10/1/17 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 3.00%.

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:	2.990%	3.283%
15 Years:	3.125%	3.328%
20 Years:	3.375%	3.534%
30 Years:	3.875%	3.993%
33 1/3 Years:	3.990%	4.101%

†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 10/1/17 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 12/31/17.



Information Center

Holiday schedule

Columbus Day	Closed Monday, Oct. 9, 2017
Veterans Day	Closed Friday, Nov. 10, 2017
Thanksgiving Day	Closed Thursday, Nov. 23, 2017
Christmas Day	Closed Monday, Dec. 25, 2017
New Year's Day	Closed Monday, Jan. 1, 2018

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 Check Card: Call 800-554-8969

Lost or stolen Visa credit card: Call 800-449-7728

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