

The Pulse

Summer 2016 | www.saefcu.org



SAINT AGNES
FEDERAL CREDIT UNION

Essential apps for your smart phone

Overwhelmed by all the apps out there? We've narrowed it down to a few helpful banking apps (and their QR codes) to make finding and downloading your apps even faster.

1. Saint Agnes Federal Credit Union:

Okay, we put ourselves at the top of the list but that's because you can do so much with our Mobile Banking app!



Apple App Store

If you're accessing CU Online using your phone, download our app now. No more pinching and scrolling the screen! Use the same username and password that you've established for CU Online.

If you have a Saint Agnes Share Draft (checking) account, you'll be excited about even more options. Members enrolled in our Bill Pay service can see their current payees and history in the app, and set up new ones.



Google Play Store

Our newest free service, [mobile check deposit](#), is available for members with checking accounts in good standing. Tap on the Deposit icon to enroll. After we approve your request, you can deposit checks using your smart phone or tablet, taking a photo of your checks and submitting them within the app.

2. UChoose Rewards: Is your Check Card registered in our free UChoose Rewards program? Use this app to make verifying your earned points even easier. Not many banks or credit unions help you earn rewards for choosing the "credit" option when making purchases with your debit card—but we do!



UChoose (Apple app)

If you're not yet registered in this program or have a new Check Card (including a card that's been replaced with a different number), register at www.UChooseRewards.com. Since UChoose is updating its look and offerings, if you haven't checked your points in a while, take a look.



UChoose (Android app)

3. Allpoint ATM Locator app: Sure, you can find Allpoint ATMs using our Mobile Banking app but for a quick look without logging in, tap the Allpoint app. The Allpoint surcharge-free ATM network has more than 55,000 locations around the world, including popular stores like Costco, CVS, Target, Safeway, 7-Eleven and Walgreens.

Recently, an independent survey found that outside-network ATM fees average more than \$4, so surcharge-free is the way to go!



Vacation checklist

Call us at 855-597-5766 to let us know if you're traveling out of state or internationally so we can make sure your debit card and credit card are not blocked at your destination. And if your cards are lost or stolen, report them right away:

- 800-808-7230 (credit card)
- 800-554-8969 (ATM/debit card)

If you need foreign currency, use our [Travelex foreign currency service](#). Ask at a branch or see our website (www.saefcu.org) for a link to the Travelex site and more information, including fees.

We will no longer sell [American Express Travelers Cheques](#) or [Gift Cheques](#) after August 31, 2016, so purchase them now for a trip this summer. We'll continue to offer convenient pre-paid [Visa® Gift Cards](#) in our branches.

Annual Meeting election results

Our Annual Meeting was held at our 716 Maiden Choice Lane branch on April 27, 2016. Board Chairman Paul Coakley, President/CEO Jim Whipp, Treasurer Margaret Burdette and Supervisory Committee Chairman Edward Newcomb presented reports.

These incumbent Board members were re-elected: Margaret Burdette, Dorothy "Dottie" Horsmon, Drannin "Dee" Rose and Joan V. Tisdale.



Shown from left: winner John Himes, President/CEO Jim Whipp and Board Chairman Paul Coakley

In our community

Throughout April, as part of our commitment to community service, our employees and members made generous donations to support the Credit Union Foundation of Maryland & DC's programs for promoting financial literacy in Maryland.

This summer, we're hosting an in-branch food drive to help clients of Catonsville Emergency Assistance (CEA). CEA relies on local help to provide canned and non-perishable goods for our neighbors in need. We'll deliver the donations to CEA until the end of July; here are items that CEA has requested, in case you wish to make a donation:

- Canned fruit and vegetables
- Tomato products
- Pasta sauce, rice and baked beans
- Jelly and sugar
- Packages of dry soup
- Oatmeal, pancake mix and syrup
- Canned meat (ham, chicken)
- Cake and dessert mix packages
- Toilet paper and paper towels

2016 Saint Agnes Scholarship awarded

Fall 2016 full-time college or trade school students entered our \$1,000 scholarship essay contest for credit union members. This year's essay topic was, "Describe how members under 40 can use Saint Agnes Credit Union to achieve their financial goals."

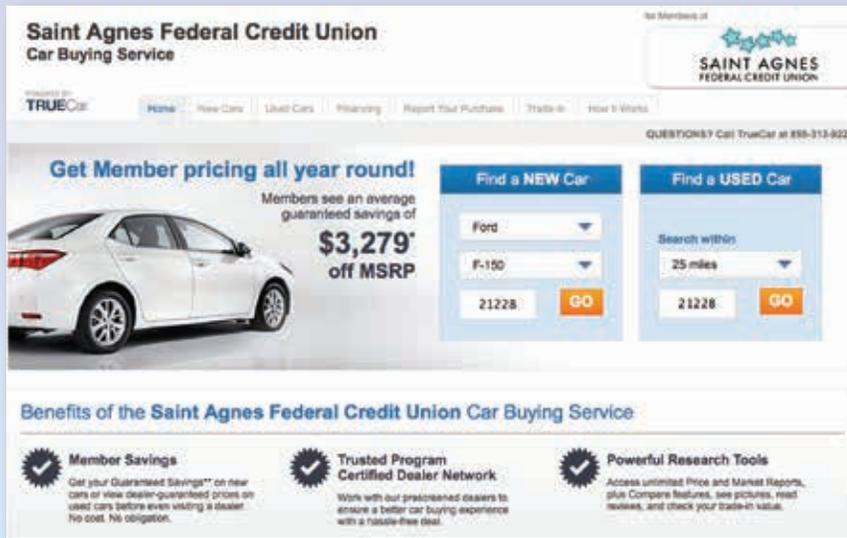
John Himes, entering his senior year at St. John's College in Annapolis, was our first two-time Saint Agnes Scholarship winner since he also won a scholarship in 2015. We offer sincere wishes for John's continued academic and professional success.

Lock in a low, fixed mortgage rate!

Call our mortgage partner, Financial Security Consultants, at 410-823-3300—see page 4 for our current rates and terms.



Buy your next car with TrueCar



Visit our TrueCar Car Buying Service: click on our website banner or visit <https://saefcu.truecar.com>

You deserve a great deal! Pre-apply for an auto loan and try our online TrueCar Car Buying Service at www.saefcu.org. Click on the TrueCar banner to learn more.

How you'll save money:

- You'll know what others have paid for the same vehicle so you don't overpay
- Your Program Certified Dealer will honor the pre-negotiated TrueCar pricing on your Guaranteed Savings Certificate
- Get a low-rate credit union loan with an extra **0.25% APR*** rate discount for using TrueCar

How you'll save time:

- Check out different options online when it's convenient for your schedule.
- Select your vehicle and then print your Guaranteed Savings Certificate to take it to your preferred TrueCar dealer.
- No haggling about financing at the dealership! Since you've already ordered your car, your paperwork is minimal.

Our online Member Showroom is easy to use. For used cars, you'll see what's currently available within the mile radius you select. For new cars, "build" your car by choosing the options you want. You'll see the savings you'll get compared to the MSRP and what others have paid. After providing your contact information, click on the "OK, let's go" button for the names and locations of dealers who will contact you.

Print and bring your Guaranteed Savings Certificate and bring it with you to the dealership. After you've purchased your vehicle, give us a copy of your Guaranteed Savings Certificate so we can apply your TrueCar loan rate discount!

*APR = Annual Percentage Rate. Offer available 6/24/16 and subject to change.

TrueCar 0.25% APR*
rate discount: visit
www.saefcu.org to
learn more!

Keeping your credit report up-to-date

Requesting your credit report may get stuck on your "I'll get to this sometime" list until you apply for a loan or credit card. But unless you regularly check your credit history, you won't know if someone is trying to open credit in your name or if there are errors.

Luckily, ordering a copy of your credit report is not difficult. You're entitled to one free credit report every 12 months from each of the three major U.S. credit bureaus: Equifax, Experian and TransUnion.

To order your free reports, visit www.AnnualCreditReport.com. You'll find links to order a report from all three credit bureaus. Still, don't fall for sales offers (some even on these sites) that try to sell additional services for a fee.

Order all three reports now or order one from a different bureau every four months to see a current report three times a year. (Keep track of when you ordered each one to stay within the allowed annual number of free reports.)

Why should you check what's said about you at all three bureaus? Since companies, credit unions and banks report information to different bureaus, your credit history may vary at each one. Each credit bureau website offers guidance on how to report personal information that you believe is inaccurate.

Look for information reported about you that actually belongs to someone with a similar name, especially if two people with the same name live together (Jr./Sr.).

Verify if cards that you thought were closed are still available for use even if you haven't used them in a while—the number of open credit cards attached to your name may surprise you.

Loan and Credit Card Rates

Loan Type	APR*
New Auto Loans	as low as 1.74%**†
Used Auto Loans	as low as 2.24%**†
Summer Loan	as low as 7.74%**†
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 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 6/24/16 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 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%

†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 6/24/16 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 Closings

Independence Day	Closed Monday, July 4
Labor Day	Closed Monday, September 5

Branch 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
FEDERAL CREDIT UNION

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