

# The Pulse



SAINT AGNES  
FEDERAL CREDIT UNION

Winter 2017 | [www.saefcu.org](http://www.saefcu.org)



## Chairman's message

Each year at this time, I am pleased and honored to report to our membership on the activities and events that have occurred in our credit union during the year. Becoming a \$50 million credit union was a long-time dream; we surpassed this goal and continue to grow our asset size. This growth means we can continue to offer important financial products and services to our members, plus add new ones.

It's been a little more than a year since we moved into our new office on Maiden Choice Lane; our staff has settled in quite well. During 2016, we added or upgraded some of our computer hardware and software to better serve our fellow members. Mobile Banking for smart phones was a very popular addition in early 2016, allowing mobile bill pay and remote check deposit for our checking members. In November 2016, we introduced a new credit card program. Now, our Visa® credit cards all have the EMV secure chip used in increasing numbers by retailers. Plus, all SAFCU Visa credit card holders can now earn Platinum Rewards for their purchases.

We had another excellent annual planning session for our staff and Board volunteers to conduct a self-assessment of our progress on last year's goals and objectives and to establish new ones for 2017.

After our annual audit, our federal examiner reported to the Board and Supervisory Committee that Saint Agnes Federal Credit Union remains a sound, well-run financial institution. At the exit meeting he also advised that we are eligible to begin an 18-month review cycle instead of an annual cycle.

The banking industry continues to challenge credit unions in the courts. However, working with our MD/DC Credit Union Association (MDDCCUA), we are confident that we not only will continue to outperform our competition, but do so with higher levels of member satisfaction.

I wish to thank President/CEO Jim Whipp and our staff, committee volunteers and Board of Directors for their dedication, commitment and vision in making us one of the finest credit unions in the region. We often talk about "the credit union difference" and our credit union is a vital part of that difference. Thank you for choosing us for your financial needs.

In closing, on behalf of all of us who serve you, I want to wish our members and their families a happy and healthy New Year!

Sincerely,

**Paul Coakley**  
Board Chairman

## Credit card news

Our Platinum Rewards Visa® credit cards were introduced in November 2016; now all credit card holders can earn rewards for purchases. Click on the "Visa credit card account access" button at [www.saefcu.org](http://www.saefcu.org) to set up a user name and password for our credit card information site. Check your recent activity, make your card payment from your credit union account and learn your points balance.



**800-631-3197** to activate your card; please call from your home or primary phone number.

**1-800-449-7728** to report a lost or stolen credit card anytime (U.S.) or 727-299-2449 collect (elsewhere)

**855-695-1666** for 24-hour service

**888-886-0083** to establish your Personal Identification Number (PIN) for cash advances; call from your home or primary phone number.



## 3 top reasons to use our checking

Even with a checking account elsewhere, here's how you'll benefit from having a Saint Agnes FCU Share Draft (checking) account:

### 1. Earn rewards for your debit card's signature purchases

Use our Check Card for your signature purchases (choose "credit," not "debit") and earn rewards points after you register your current card in our free uChoose Rewards program. When you build up enough points, redeem them for gift cards and more!

### 2. Save time with our online Bill Pay service

While you're using CU Online, click on the Bill Payer button to enroll. Set up your payees, recurring payments and more using your checking account.

### 3. Deposit checks using our Mobile app and your smart phone

This may be our Mobile Banking app's most popular feature—you'll need our checking account to qualify. Download our free Mobile Banking app and use the same User ID (user name) and password you already set up for CU Online.

In Mobile Banking, click on the "Deposit" icon to enroll in our mobile check deposit service. Within a business day, the pending status will change to approved after we verify your checking account status. The mobile Deposit feature takes front-and-back images of your endorsed checks and deposits them into your account, saving you a trip to a branch—especially handy in wintry weather.

The \$2 monthly service fee for checking is waived if you have Direct Deposit (payroll or Social Security) or if you maintain a \$500 minimum balance in your account. To learn more, ask at one of our branches or visit [www.saefcu.org](http://www.saefcu.org).

## Try TurboTax today and save up to \$15 (plus get a chance to win \$25,000!)

Saint Agnes Federal Credit Union has teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000 in the **\$25,000 Payday Sweepstakes**. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge or an appointment to get your taxes done right.

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for FREE (and provide your e-mail address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.<sup>1</sup> **Start TurboTax now**—visit [www.saefcu.org](http://www.saefcu.org).

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

<sup>1</sup> TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA 92129.

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.



## Attention: Fall 2017 trade school and college students

## Board of Directors nominations

Our volunteer Directors meet at least monthly to oversee the direction of the credit union and plan for the future. If you are interested in serving as a Board volunteer for a two-year term, call 855-597-5766 or send an e-mail to [nominations@saefcu.org](mailto:nominations@saefcu.org) and type "2017 Board Nominations" in the subject line of your message.

We must receive any names for the Board's Nominations Committee by February 16, 2017. Applicants will be asked to submit information about their qualifications.

## Need some help with tuition costs? Apply for 2017 credit union scholarships

### Saint Agnes FCU scholarship for our members only

Our credit union will award one \$1,000 scholarship to a student who will be enrolled in Fall 2017 as a full-time student in trade school or college. Applicants must be a Saint Agnes Federal Credit Union member entering freshman through senior year and will write an essay, providing their current academic transcripts.

Our 2017 essay topic is: *Describe how technology helps you get the best value from a checking account and auto loan at your credit union.*

Applications are due by March 31, 2017. For more details, visit [www.saefcu.org/scholarship.htm](http://www.saefcu.org/scholarship.htm).

### Scholarships for Maryland and DC credit union members

SAFCU members are also eligible to apply for the Maryland/DC Credit Union Foundation's scholarships, supported by local credit unions to encourage financial education.

In May 2017, the Foundation will award 12 \$1,000 scholarships: one video, one photo-essay and ten written essay winners.

DC and Maryland credit union members who will attend college or trade school in Fall 2017 can apply online at [www.cufound.org/scholarship](http://www.cufound.org/scholarship) by March 31, 2017. To maximize your chances of winning a scholarship, you may submit an entry in all three categories.



## New year = new house payment?

Is buying a new house your biggest goal for 2017? Or maybe you'd like to refinance your current mortgage before loan rates continue to rise.

Your credit union offers a variety of fixed-rate mortgage terms, from 10 years to 33 1/3 years (400 months), through our mortgage partner, Financial Security Consultants, Inc. (FSC). Your loan will be serviced right here at your credit union! Please see page 4 or visit [www.saefcu.org](http://www.saefcu.org) for our rates.

To apply or for more information, call FSC at 410-823-3300 or 800-730-7599 or visit [www.fscontheweb.com](http://www.fscontheweb.com).



### Make a donation to the Saint Agnes Foundation

Help the Saint Agnes Foundation by using your Platinum Rewards points. Visit [www.saefcu.org](http://www.saefcu.org)

and click on the "Visa credit card account access" button to log in to the Visa site. Under Services/Rewards, click on the CU Rewards button then Redeem Points/Cash to make your donation!

## Loan and credit card rates

Loan type	APR*
New Auto Loans	as low as 1.74%**†
Used Auto Loans	as low as 2.24%**†
Holiday Loan	as low as 7.74%**†
Personal Line of Credit	Prime†† plus 5.00%
Share Secured	3.00% minimum**

### Visa® credit card

Platinum Rewards	as low as 8.50% (variable rate)** for new credit card applications
------------------	--

### 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 1/1/17 and are subject to change. For current loan and savings rates, please call 855-597-5766 or visit [www.saefcu.org](http://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](http://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:	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 1/1/17 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](http://www.nmlsconsumeraccess.org)). Licensed in Delaware by the Delaware State Bank Commissioner to engage in business in this state, license #2058, expires 3/31/17.



## Information Center

### Holiday schedule

New Year's Day (observed)	Closed Monday, January 2
Martin Luther King, Jr. Day	Closed Monday, January 16
Presidents' Day	Closed Monday, February 20

### 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 1-800-449-7728

24/7 online loan applications: [www.saefcu.org](http://www.saefcu.org)

E-mail: [info@saefcu.org](mailto:info@saefcu.org)



**SAINT AGNES**  
FEDERAL CREDIT UNION

[www.saefcu.org](http://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