

# The Pulse



SAINT AGNES  
FEDERAL CREDIT UNION

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

## Keep your PIN and ATM/debit card safe

Criminals are installing card skimming devices on many ATMs and gasoline pumps. These illegal card readers capture your ATM/debit card's information so crooks can make fake cards to withdraw funds.

Look for card skimming devices at ATMs. If you see something suspicious, don't use that machine.

Due to increased ATM fraud, we have limited the daily cash amount you can withdraw to \$250. Also, debit card transactions using a Personal Identification Number (PIN) have been blocked at gasoline pumps: select "credit" instead of "debit" when buying gas.

Call **800-554-8969** as soon as you suspect fraud on an ATM/debit card.

Use one hand to cover your other hand entering your PIN. Doing this may prevent an illegally installed camera from recording your PIN.



Never tell anyone your PIN and don't keep it in your wallet or purse (or near your card). For more ATM and debit card security tips, visit [www.saefcu.org](http://www.saefcu.org).

## What's in your bag?

Make sure it's a  
Platinum Rewards  
Visa® credit card!

— SAM JACKSON  
credit union member



In a wallet full of credit cards, our Platinum Rewards card stands out:

- No annual fee or balance transfer fee
- Earn Platinum Rewards points for merchandise, travel, cash back or experience rewards
- Apply at [www.saefcu.org](http://www.saefcu.org)

### Win a "Magic Minute"!

Seven lucky winners will spend 60 seconds in the CUREwards warehouse, grabbing items off the shelves to keep when they win the Magic Minute Sweepstakes. To register for the sweepstakes and see available merchandise, make sure

you click on the CUREwards logo when using our credit card website (click on the "Credit card access" box to sign on at [www.saefcu.org](http://www.saefcu.org)).

Subject to full rules at [www.cumagicminute.com](http://www.cumagicminute.com).

### Double points for gasoline and groceries

Starting soon, look for our "Gas & Groceries" promotion for members using Platinum Rewards credit cards. **Earn double rewards points** when you buy gasoline or make supermarket purchases. Points will be credited automatically!

## Board elections

At our Annual Meeting on April 26, 2017, the following members of the Board of Directors were elected for a two-year term: Paul Coakley, Marleen Griffin, Beverly Kingsland, Karen McLaughlin and Carolyn Moore.

These Board officers were appointed for the next year: Paul Coakley, *Chairman*; Dottie Horsmon, *Vice Chairman*; Margaret Burdette, *Treasurer*; and Marleen Griffin, *Secretary*.

## Offering credit union services to employees

While most members joined our credit union because they worked at Saint Agnes Hospital, other employees can become members if their company or medical practice is enrolled as one of our Select Employee Groups (SEGs).

For example, the Greater Catonsville Chamber of Commerce is a SEG of our credit union. Other local companies who belong to the Chamber or the Greater Arbutus Business Association have enrolled with us as a SEG partner.

There's no cost to you (or your company) to enroll as a Select Employee Group with Saint Agnes Credit Union. If you're a company owner or Human Resources manager who'd like to offer credit union membership as a benefit for your co-workers, contact Marleen Griffin at 443-844-3006 or e-mail [mgriffin@saefcu.org](mailto:mgriffin@saefcu.org).

Marleen is happy to schedule visits to our workplace partners, providing information to your employees and taking account applications.



Madison Burinsky (center) of Catonsville High School was awarded the 2017 Saint Agnes Federal Credit Union Scholarship; she will attend the University of Maryland College Park. President/CEO Jim Whipp (on her left) and Board Chairman Paul Coakley (at right) presented the \$1,000 check while her family members looked on.

## Planning a vacation? Please let us know!

Nobody wants the hassle of having their card blocked on vacation but your card may be frozen for potential fraud if unusual transactions or locales are linked to the card.

If you have our credit card, Check Card or ATM card, call us at **855-597-5766** before you leave to tell us *when* and *where* you'll be traveling so your card isn't blocked.



Outside our regular branch hours, please call these numbers:

If you need to report a lost or stolen ATM or debit card, please call **800-554-8969**.

For Platinum Rewards credit cards, to report a lost or stolen Visa® credit card, call **800-449-7728**.

If you intend to get cash advances at an ATM using your credit card, you'll need to set up a PIN first. Call **888-886-0083** from your home or primary phone before your trip.

### Getting foreign currency

Traveling internationally? If you prefer to bring cash with you, we offer the **Travelex** foreign currency exchange service (fees apply). It takes a few days to receive your currency. Ask at your branch or visit [www.saefcu.org/other.htm](http://www.saefcu.org/other.htm) for a link to our Travelex page.



Thanks to the generosity of our members, employees and Board volunteers in April 2017, our credit union won an award for raising the most contributions for the Maryland/DC Credit Union Foundation. The funds support the CU Foundation's scholarships, credit union training and high school financial literacy programs.

## Three reasons to buy a car using TrueCar

Credit unions look out for their members beyond low loan rates! We've partnered with the nationally advertised TrueCar Car Buying Service to bring additional savings to our members.

### Easy online research

Visit <https://saefcu.truecar.com> to explore our free research tools. You can see photos, read reviews,

compare features and access Price and Market Reports for the vehicle models and manufacturers you're interested in.

### Trusted dealer network

Choose the dealer location you prefer from our comprehensive list of participating dealers for a friendly, quick buying experience.

### Great no-hassle pricing

There's no cost or obligation when you use the TrueCar Price Curve research tool to see what others have paid for the same vehicle and what you could save off MSRP.

Use our TrueCar site to print your Guaranteed Savings Certificate (for a new vehicle) or Price Certificate (for a used car) for haggle-free pricing. Combine TrueCar pricing with a low rate auto loan from Saint Agnes Federal Credit Union to maximize your savings!

**0.25% APR\***  
rate discount  
for buying with  
TrueCar

\* APR = Annual Percentage Rate. TrueCar rate discount is a limited time offer effective 7/1/17 and subject to change. Arrange for automatic loan payment at SAFCU for an additional .025% APR\* discount. Visit [www.saefcu.org](http://www.saefcu.org) for details.

## Fireworks Night at the Orioles

Baltimore area credit unions are sponsoring Credit Union Fireworks Night at Oriole Park on Friday, August 18. The Baltimore Orioles will face the Los Angeles Angels starting at 7:05 p.m.

Reduced price tickets are available for credit union members, families and friends. Click the "baseball" banner at [www.saefcu.org](http://www.saefcu.org) for a link to purchase tickets online.

## For members only: low mortgage rates

The mortgage market has revived, with stronger sales than in previous years. Finding the right house is the first step. Next, line up your financing so you're ready to buy in today's competitive market—and before rates go up (see page 4).

Saint Agnes Credit Union members get special low loan pricing for new or refinanced mortgages. We work with our mortgage partner, Financial Security Consultants, Inc. (FSC) to provide fixed-rate loans with a variety of terms. Plus, your mortgage will be serviced right here at Saint Agnes Credit Union.

Our 10 year mortgage is ideal for refinancing when you're looking ahead to retirement and want to pay off your mortgage faster. Or, to keep your payments as low as possible, ask about our unique 33 1/3 year (400 month) term.

For more information or to apply for your SAFCU mortgage, call FSC at 410-823-3300 (ext. 104) or visit online: [www.fscontheweb.com](http://www.fscontheweb.com).



## Loan and credit card rates

Loan type	APR*
New Auto Loans	as low as 1.99%**†
Used Auto Loans	as low as 2.49%**†
Summer Personal 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 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 7/1/17 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 3.00%.

## 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 7/1/17 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 12/31/17.



## Information Center

### Holiday schedule

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

### 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](http://www.saefcu.org)

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



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[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