

Peggy Tucker, Senior Vice President of Administration, TO RETIRE AFTER SERVING SECU AND OUR MEMBERS FOR NEARLY 45 YEARS



PEGGY TUCKER

In 1974, Peggy Tucker took a job at SECU in the summer between high school and college. Back then, SECU had only 20 employees and two phone lines in their office in Baltimore. Peggy was tasked with answering one of those phones.

Nearly 45 years later, Peggy has made an incredible mark at SECU, and has dedicated her

career to serving our members. From that first job answering phones, Peggy moved up through the member support side of our organization. She has worked as a Teller, Head Teller, Assistant Branch Manager, Branch Manager, and the Senior Vice President of Retail Banking. She currently serves as our SVP of Administration. She also led the launch of the SECU MD Foundation, where she serves as Executive Director.

Peggy recently announced her retirement in early April. After that, she looks forward to traveling, spending time on the beach, reading more books, and giving back to others. "I envision myself in this next chapter as a leaf floating in a stream, just going wherever the current takes me. I look forward to adding much more spontaneity to my life!" said Tucker.

A LONG AND DISTINGUISHED CAREER

"When I started at SECU, our product suite consisted of savings accounts, personal loans and car loans. No cash, no checking accounts, no credit cards, and no

mortgages. Transactions were recorded by hand in a ledger and then key-punched each evening for entry into our very large mainframe computer," said Tucker.

"Everything in the financial services industry is different than when I started. We've gone from a totally manual environment to an organization with technology to support our members and their needs. From the introduction of cash in our branches to adding ATMs, online, and mobile banking, SECU has the capability to serve the needs of our members in all aspects of their lives."

"What hasn't changed is the commitment of our employees to serve and help our members realize their goals and dreams."

FROM THE DAY SHE STARTED, PEGGY ALWAYS PUT MEMBERS FIRST.

"I remember being on a call with Peggy and a member when the floor and windows started shaking. By the time we saw people leaving the building and realized it was a mild earthquake, it was just about over and we continued talking about his issue. She continued to serve him throughout the entire event without hesitation. With Peggy, the member truly always comes first," said Gayle Youngblood, AVP, Payments.

For staff across SECU, there is one thing we can all agree on about her retirement – we are glad she will no longer be on call. "I've essentially been on call since 1980 when I became the Towson Branch Manager," said Tucker. Peggy is responsible for handling all issues that affect the branches, including deciding unexpected closures for things such as weather, always keeping both our members and the safety of our employees in mind.

Peggy Tucker continued »

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“She’s responded to onsite emergencies in the middle of the day or night. She deserves the chance to rest and relax,” said Adrienne Allgire, Vice President of Operations.

In today’s working environment, you don’t often see a person who has spent their entire career at one organization. SECU is grateful that Peggy stayed with us – and our members – throughout her career.

“When I think back on why I have been with SECU for so long, three words come to mind – people, purpose, and passion. I have loved the relationships I have built over the years with hundreds of talented and dedicated coworkers. They have helped me grow every single day. I have always believed in the purpose of serving our members through all phases of their lives and being part of building an organization that does that so well. I share a passion with everyone at SECU for being member-centered and employee focused. I have loved the privilege of working here. We all work every day to do the right things for our members and to make SECU the best place to work.”

Michael Gordy, Executive VP & COO notes “Peggy has been a true gift as a friend and colleague. From my very first day 19 years ago, she greeted me with a smile and open arms. I immediately knew I was home and made the right choice in joining the SECU team. I can’t help but think about how many lives she has touched in a meaningful way – both members and employees. It has been a pleasure and honor to work together as teammates. She challenged and inspired me to do my very best. Peggy leaves an incredible legacy here at SECU. I know the SECU team will strive to follow her stellar example of showing kindness to everyone. I smile knowing Peggy made a difference and is loved by so many.”

Please join us in wishing our friend and colleague well in her retirement.



“Peggy has truly led by example and would never ask you to do something that she could do herself. . .

She was very fair. Members in the branches where she worked still ask about her today,” said **Mary Jo Pierorazio, Branch Operations Manager.**



“Peggy has always put herself in the member’s shoes for each situation. I learned from her to take the same approach. She truly has had her ‘heart into banking’ her whole career,”

added **Adrienne Allgire, Vice President, Operations.**

“She has been such an inspiration over the years. I have had many opportunities to observe how she interacted with staff and members and knew I wanted to be that type of leader.”



Rewarding Members: SECU Introduces a Variety of Special Offers to Meet Your Unique Needs

SECU values every one of our members, and we are committed to delivering the products and financial services you need to build a secure financial future. We know you have a choice in banking, and we are grateful you have chosen to be part of the SECU family.

We also want to reward you for that choice!

SECU is introducing seven new promotions that deliver on our promise to give back to our members. These promotions fit unique and differing needs, offering something for everyone. They also reflect our commitment to support you.

Check out these great promotions designed to save you money!



MORTGAGE RATE REDUCTION

Members can receive a .25% reduction on a new mortgage interest rate. Here's how:

- Open a new Money Market or Savings account with a deposit of \$3,500 prior to settlement
- Initiate a new direct deposit into a new or existing SECU checking account prior to settlement
- Enjoy a .25% rate reduction, saving you money over the life of your mortgage
- Offer is valid on applications received on or before April 30, 2019



CASHBACK ON NEW LOANS

Open a new direct SECU auto, boat/RV, motorcycle, off-road/personal watercraft, or signature loan and earn 1% Cashback (up to \$500 max). Here's how:

- Set up qualifying direct deposits totaling at least \$500 into a SECU personal checking account within 90 days of account opening. If you already have a checking account, establish a new qualifying direct deposit by July 31, 2019
- Offer is valid on applications received on or before April 30, 2019



EARN CASH WITH A NEW DIRECT DEPOSIT

Earn a \$200 Account Credit when you initiate a new direct deposit into a SECU checking account. Here's how:

- Open a new SECU checking account
- Set up a qualifying direct deposit totaling at least \$500 within 90 days of account opening
- Existing members with checking accounts can earn \$200 by establishing a new direct deposit by July 31, 2019
- Offer is valid on applications received on or before April 30, 2019



BUSINESS LOAN RATE REDUCTION

Save money on interest when you take out a new Business Loan and deposit funds in a SECU account. Here's how:

- Earn a .15% interest rate reduction with a \$25,000 new deposit in any new or existing SECU business saving, checking, or money market account
- Earn a .25% interest rate reduction with a \$100,000 new deposit in any new or existing SECU business saving, checking, or money market account
- Offer is valid on applications received on or before April 30, 2019



LOCK IN A LOW BALANCE TRANSFER RATE

Enjoy a 6.99% Visa Balance Transfer Rate, saving you money on interest from high rate card balances. Here's how:

- Open a new SECU Visa Credit Card and transfer balances from high rate cards by July 31, 2019
- Existing card holders can also take advantage of the low rate offer
- Pay no balance transfer fees and the rate is fixed until the transferred balance is paid in full

Rewarding Members continued »



HOME EQUITY LINE OF CREDIT INTRO RATE

SECU is offering homeowners a special 12-month promotional rate on a new Home Equity Line of Credit, saving you money on interest. Now is a great time to tap into the equity in your home for improvements or repairs. Here's how:

- Open a new home equity line of credit of at least \$20,000, or refinance an existing Home Equity Line of Credit line with an additional minimum amount of \$10,000
- Offer is valid on applications received on or before April 30, 2019
- Pay your loan directly from a SECU checking or savings account



2.00% APY MONEY MARKET INTRO RATE

Earn more interest with a 2.00% APY Intro Rate for 6 Months on new Money Market accounts through April 30, 2019. Here's how:

- Open a new Money Manager, Advantage Money Market, or Business Money Market account
- Make a new minimum deposit of \$10,000
- Earn 2.00% APY for 6 months

Learn more about these promotions on our website at www.secumd.org.

2019 Annual Meeting

Members are welcome to join Dave Sweiderk, SECU's President and CEO, and the SECU Board of Directors at our Annual Meeting on Wednesday, April 24, 2019, at 4 pm. The meeting will take place at the Hilton BWI Airport Hotel, 1739 W. Nursery Road, Linthicum Heights, MD 21090.

SECU members in good standing, with accounts opened under their own SSNs or business EINs, are invited to attend to learn about our achievements in 2018 and plans for 2019.

SECU Branches to Close for Company-Wide Employee Event

SECU is holding an important company-wide employee event on Saturday June 15, 2019. The Hagerstown, LaVale, and Salisbury Financial Centers will be closed all day so that employees can attend. All other Financial Centers will close at their regular business hours or by 1 p.m. Please make a note of these closures. We apologize for any inconvenience, and thank you for your support of an initiative that supports our employees. Online and mobile banking will be available for your banking needs.



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For our Expressline bank-by-phone service, call 410-487-7930 or 888-643-9777 anytime. Contact SECU at 410-487-7328 or 800-879-7328 Monday through Friday, 8:00 a.m. to 7:00 p.m., and on Saturday from 9:00 a.m. to 1:00 p.m.

David Sweiderk, *President and CEO*

Board of Directors

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