

In This Issue:**Savvy Savings****Earn up to \$100****A Loan for Every Home****Reward yourself with Visa****Let your Home Work for you****Business Offers****Points for Pediatrics****2017 Scholarships**

Savvy Savings

For Specific Savings Goals, a CD is a Solid Bet

We all should be saving money. That's a given. But ask yourself: What am I saving for, exactly? Maybe it's something big—an engagement ring or a down payment on your first house. Or something less glamorous, like braces for your son or a new roof.

For your known goals, a Certificate of Deposit, or CD, account can help you save what you need to get what you want. Here are just a few reasons to consider opening a CD:

High Yield

CD rates typically exceed those offered by savings accounts, often by a significant margin. Plus, once you open a CD, your rate is guaranteed for the duration of the account, regardless of fluctuations in the market.

Low Risk

CDs are federally insured for up to \$250,000. This is done by the National Credit Union Administration (NCUA).

Multiple Options

CDs come in all shapes and sizes. You'll find a variety of deposit requirements, term lengths, interest rates and other options to help meet very specific needs. Shop around, ask lots of questions and, above all, keep your eyes on your prize—whatever it may be.

One thing to consider: most CDs incur a penalty for withdrawing money before the end of the associated term. If you think you may need your funds before the CD term ends, you may want to consider a more liquid account like a money market.

Get the Highest CD Rates in Maryland

SECU currently offers the best CD rates in Maryland*.

To learn more and get the best rate in the state, visit secumd.org/cd.



* For the 3-, 4-, and 5-year terms for \$10,000 standard CDs. Compared to the largest 15 financial institutions in Maryland by deposits per SNL. Does not include promotional rates.

Earn up to \$100

If you're between the ages of 18-25, managing your money just got more rewarding. Open a SECU checking account and earn up to \$100*.

We make it easy to take control of your finances and give you a little something extra for doing so. Plus, you'll enjoy all the great benefits of a SECU checking account, like access to thousands of free ATMs and mobile banking. Get the details and open your account today at secumd.org/100.

*To qualify for the offer the account must be opened and funded between 4/1/17 and 6/30/17, and the member must be age 18 to 25 and in good standing. Account opening bonus of \$50.00 will be deposited into member's checking account within 60 days after checking account opening. The \$10.00 monthly bonus will be deposited into member's checking account within 2 weeks after month end for every full month in which the account has 10 or more qualifying debit card transactions, for up to 5 months total following account opening. To qualify, a debit card transaction must be for at least \$3.00. Transactions at ATMs do not qualify.

Let your home work for you

1.74%*
variable APR
for 12 months

3.50%*
variable APR
thereafter

SECU is offering a Home Equity Line of Credit with an introductory rate as low as **1.74%* variable APR** for 12 months (as low as 3.50% variable APR thereafter). With no closing costs, no annual fees, and no origination fees, there is no better time to consolidate your bills, do those much needed home renovations, pay for college, or handle an unexpected repair.

You've worked hard to make your house a home. Now let it work for you. Visit secumd.org/HELOC to apply today.

*APR=Annual Percentage Rate. Rates are subject to change without prior notification. SECU will advance the closing costs on any primary or second home with a loan amount of \$300,000 or less, regardless of credit score and/or the number of SECU Home Equity loans the member has had. Closing costs generally range from \$850 to \$1,000 on a \$20,000 loan or line of credit. If line of credit is paid off within 24 months or original note date, closing costs must be reimbursed to SECU by borrower. Adequate property and flood insurance required, if applicable. Consult your tax advisor for deductibility of interest. Introductory rate is a variable rate of Prime minus 2.26% for 12 months, subject to a minimum of 0.99%. This results in the APR stated above, but it can change based on prime. Offer is valid on qualified new home equity line of credit applications received between February 22, 2016 and June 30, 2017 with a minimum initial draw of \$20,000 and a maximum 90% combined Loan-to-Value (CLTV). The introductory rate requires a direct loan payment from a SECU account. After the intro rate or for lines not subject to the intro rate, your monthly APR will be a fully indexed, variable rate based on Prime plus or minus a margin and based on your credit line amount, Loan to Value (LTV) and other factors. Prime rate is obtained from the Wall Street Journal. The minimum APR that can apply is 3.5% and the maximum APR that can apply is 18%. The rate is variable and can adjust on a monthly basis. Rates and promotion subject to change without notice.



A mortgage to fit your needs

We have a mortgage option for every home financing need. With great low rates, flexible down payment options, and an easy process, we'll help you find the right loan for your new home.

Buying your first home?

One of the biggest obstacles to homeownership is a lack of funds for a down payment and closing costs. We have multiple loan options, like 100% financing, that can get you in your dream home with a low down payment and flexible income options. [Learn more.](#)

In need of a bigger space or nicer place?

Whether your household is growing or you're ready to move up to a bigger home, we have a mortgage option, like a low down payment or low interest rate, just for you. [Learn more.](#)

M.D. LOAN
The Mortgage for **Medical Professionals**

Calling all doctors

M.D. Loan is the mortgage specifically designed for the medical professional. We have a mortgage option that requires only 5% down and with no PMI. Let SECU finance the home you've earned. Plus, we'll work around your busy schedule to make the process convenient and easy. [Learn more.](#)

Regardless of your need, we'll work hard to get you into your dream home. Ready to get started? Visit secumd.org/mortgage or contact a [Mortgage Loan Officer.](#)

Business Banking

Business Owners: Why Rent When You Can Own?

There are so many benefits to owning your commercial property. Increase your equity and eliminate leasing uncertainties by buying or refinancing owner-occupied real estate now with a great introductory rate.

- 2.49% APR for the first 12 months*
- Up to 80% loan-to-value
- Purchase, Expand, or Refinance

Put the SECU Business Banking Team to work for you. Let us walk you through the process to determine if buying commercial real estate is right for you. Visit secumd.org/businessmortgage to learn more or to contact us.

Invest in Your Business.

Business owners—put your business to work for you. Invest in your business with a SECU Money Market account and enjoy rates 5x** better than the competition.

A Business Money Market account ensures that your business' hard-earned money is working for you until it's needed.

- Tiered rates 5x better than the competition.
- Convenient access to funds anytime with Mobile and Online Banking.
- No fees for withdrawals, additional deposits, or transfers.

Manage your savings on your terms and jump start your business's future. View rates and open your account at secumd.org/businessmoneymarket.

*Introductory rate is a fixed rate of 2.49% for 12 months. Offer is valid on qualified loan applications received between April 1, 2017 and June 30, 2017, and loan must book by September 30, 2017. There is a minimum loan amount of \$250,000, a maximum loan of \$3,000,000, and a maximum 80% Loan-to-Value (LTV). Applies only to new loans and not refinance of existing SECU loans. Owner must occupy 51% or more of the property. Construction loans and real estate lines of credit are not eligible. The introductory rate requires a direct loan payment from a SECU account. After the intro rate, your APR will be based on current market rates. The minimum APR that can apply is 3.5%. The primary source of repayment must be dependent on the cash flow generated by the business. Some restrictions may apply. Appraisals must be ordered by SECU. This offer may not be combined with any other offer. SBA 504 loans are eligible. Five year pre-payment penalty applies.

**Based on rates provided by Informa Research Services as of 4/12/17.

SECU Spotlight: Your Visa Card

Don't have a SECU Visa® credit card yet?

With Cash Back, Low Rate, Rewards, Signature, and Credit Builder cards, we have an option for every wallet. Find the card that's right for you, and take advantage of great offers at secumd.org/visa.

5.99% Fixed Rate Balance Transfer: No fees. No terms. No gimmicks.

Our members are loving this promotion so much that we've extended it! Transfer that non-SECU balance over to a SECU Visa credit card and get a fixed rate of 5.99% for the life of the balance you transfer. There are no limits to when you need to pay it off and the interest rate on your balance transfer amount will never increase.

Take as much time as you need to pay off your balance, always at 5.99%, now through June 30. Learn more at secumd.org/balancetransfer.

Spend and Get:

Open a new SECU Signature Visa® credit card or Rewards credit card and earn extra points just for using it. Visit secumd.org/visapromos to learn more and ScoreCardRewards.com to see what your points can get you.

Signature Cardholders: Earn 25,000 extra bonus points when you spend \$2,000 within your first 90 days of opening your card. For more information, visit secumd.org/signature.

Reward Cardholders: Earn 15,000 extra points when you spend \$1,000 within the first 90 days of opening your card. Visit secumd.org/rewards for more information.

3X the points

Get MORE with your SECU Visa Card! Now through June 30, we're offering SECU Rewards and Aspire credit cards more points!

As the weather gets warmer, we know you're starting to book summer travel and get your patio and pool ready. Use your SECU Visa credit card for all of your travel and home improvement purchases and earn 3X the points! Learn more at secumd.org/visapromos. Ready to redeem your points? Visit ScoreCardRewards.com.

Points for Pediatrics

The University of Maryland's men's basketball team scored big this season for University of Maryland's Children's Hospital. Since 2013, SECU has teamed up with UM men's basketball to benefit the Points for Pediatrics program, pledging \$5 for every point scored during their regular season schedule.

The Terps finished the season with a 25-8 record and 2,352 points scored, bringing SECU's total donation to the children's hospital to \$11,760. To date, SECU has donated nearly \$45,000 to the University of Maryland Children's Hospital.

2017 Scholarships

We are currently reviewing all of the written and video applications that were submitted to us as part of the 2017 State Employee Scholarship, the USM Scholarship and the Marge Kenney Memorial Scholarship programs. Thank you to everyone who participated!

Stay tuned as the winners will be selected and notified this month.

Connect with Us

We know time-sensitive issues like branch closings, weather updates and community events are important to you. Get the latest information, financial tips, fun facts and more on our social media pages.

Have you had a great experience with SECU? We would love to hear about it. Post it to Facebook or send us a tweet.



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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. To reach our Contact Center, select option 5, 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.

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