



QuarterlyEXPRESS

QUARTERLY NEWSLETTER SPRING 2009



Getting revved up to buy a new car? ...Invest In America and Save!

There's never been a better time for credit union members to Invest in America. That's why Post Office Credit Union of Maryland has teamed up with U.S. automakers to offer members great discounts on new American-made vehicles.

All eligible current and new credit union members have the unique opportunity to get a great discount on a new vehicle from either GM or Chrysler. While the discounts vary depending on which vehicle you choose, everyone will drive away with a great deal.

The deal gets even better when you finance your vehicle with POCUMD. Thanks to our lower interest rates, your savings will really add up.

Getting a cash allowance couldn't be easier. Just go to lovemycreditunion.org for complete details including a list of qualifying vehicles and incentives. To qualify for the Credit Union Member Cash program, simply let your Chrysler or GM dealer know that you are financing your new vehicle through POCUMD.

When you buy an American car and finance it through POCUMD, you're doing your part to Invest in America. Call us at (410) 727-5469 today to take advantage of this great offer!



A Tax Refund is a Golden Opportunity to Shore Up Your Nest Egg



After watching the Dow drop on a daily basis, consumers are losing their faith and confidence in the economy. It's hard to figure out what to do with your tax refund or savings accumulated over the years.

Fortunately, despite hard economic times, POCUMD remains a safe and sound place to grow your nest egg. Whatever your savings goals are, POCUMD has a deposit account to fit your specific needs.

Our current rates on 6 months CDs are an all time high of 3.04% APY*.

Look around, you will not find a better rate! Our IRA, Money Market account and Christmas Club account are other great ways to grow your investment securely.

Visit <http://www.pocumd.org> for more information and up-to-date rates, or call 410-727-5469 to talk to our knowledgeable staff. POCUMD can help you find out which savings vehicle can best steer you toward your future goals.

Grab this golden opportunity to grow your nest egg. Rates like this don't last! Don't delay, start saving today!

*Annual Percentage Yield. Rates are subject to change

If you happen to be reading this newsletter before April 15, it isn't too late to make an IRA deposit for 2008. If it's after April 15, it's a good time to get an early start on your 2009 IRA funding. See our website at <http://www.pocumd.org> for up-to-date rates.



*Cash Allowance varies by model and model year. Not all vehicles qualify. See dealer for details. Consumers must purchase or lease an eligible vehicle through a franchised dealer and finance this vehicle through POCUMD by 6/30/09 to qualify for the cash allowance.



Post Office Credit Union of Maryland, Inc. is privately insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.



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HOURS

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8:00am - 4:00pm
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7:00am - 4:00pm

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Lisa Postlethwait – President & CEO
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Tricia Andrew-Daley –
Marketing Representative
Carol Bradley – Controller
Deborah Harvey – Senior Loan Counselor
Angela Spencer –
Member Services Representative
Helene Green – Real Estate Underwriter
www.pocumd.org



Watch Out for Vishing

– the New Scheme in Town

The newest version of the phishing scam is an automated phone message asking you to call your bank or financial institution. Even your caller-ID is fooled. You call the number (which may only be one digit off from your financial institution's real customer service number) and are asked to punch in your account number, PIN or other personal information. If this occurs, call your credit union or the financial institution by using the phone number on your statement and report the attempt. If the call was legitimate, the provider will know it. Don't be fooled!

These Eggs Are for Cracking

You need access to funds for life's sunny days as well as rainy days. Keep that cash in a money market account (MMA).

MMA's are liquid accounts to which members have access at any time. These accounts also pay a higher return than regular savings.

With the convenience of a money market account, you won't have to scramble for money when you need it! Speak to a POCUMD representative for more details.



Cure Empty Pocket Syndrome with an Auto Refinance Loan

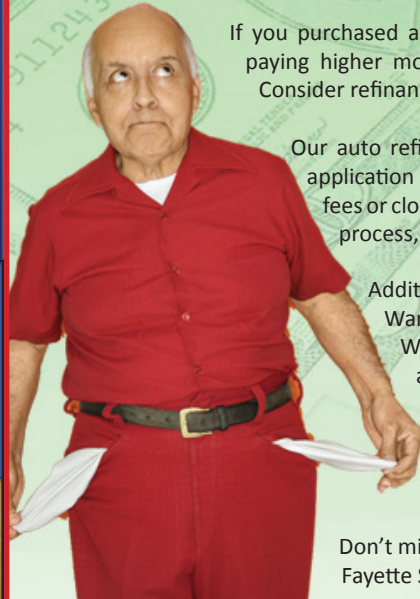
Is your monthly car payment leaving you short on cash?

If you purchased a vehicle and financed it elsewhere, you may be paying higher monthly payments or have a higher interest rate. Consider refinancing it with POCUMD and save some cash.

Our auto refinance loans offer a very competitive rate, simple application process and flexible terms. We also don't charge any fees or closing costs on auto loans. Let our experts help you through the refinancing process, saving you time and money.

Additionally, we are now pleased to offer our members a Discount Extended Warranty Program for vehicles that are refinanced through the credit union. With this program, a refinanced vehicle does not have to be covered under a manufacturer's warranty, nor does it need to be inspected. Pre-existing conditions are not covered by the service contract, and all vehicles must meet eligibility requirements. This program comes with an optional money back guarantee. As an added bonus, auto refinance loans are also eligible for our GAP services in case of damage or theft.

Don't miss out – the current low rates can't last forever. Stop by our office at 900 East Fayette Street, Suite 606, Baltimore, Maryland 21233-9810 and apply today!



Discount Tickets to the THE MARYLAND ZOO IN BALTIMORE

POCUMD is pleased to offer our members discounted tickets to the wildest place in town – the Maryland Zoo in Baltimore!

Tickets are valid for any day that the Zoo is open, from 10am to 4pm daily, March 14th through mid-December. The Zoo is closed on Thanksgiving Day; however, tickets may be used for entry into the Zoo when other events are held, such as the Easter Egg Hunt and ZooBooo! Stop by our office today to purchase your tickets and take a walk on the wild side at the Maryland Zoo in Baltimore!

Baltimore Zoo Tickets Price Sheet

Ticket Type	Adult	Children	Seniors
CU Price	\$10.50	\$8.50	\$9.50