

## RATES

Dividend/interest rates are effective as of July 1, 2019. Rates are subject to change. Call the credit union for verification.

APR: Annual Percentage Rate  
APY: Annual Percentage Yield

## SAVINGS ACCOUNTS

Regular Shares and Club Accounts:

<u>APR</u>	<u>APY</u>
.175%	.175%

IRA Shares:

<u>APR</u>	<u>APY</u>
.275%	.275%

## CERTIFICATES

Minimum deposits: \$500  
Minor share certificates: \$250  
Rates effective as of April 1, 2019

<u>Term</u>	<u>APR</u>	<u>APY</u>
6 months	.40%	.40%
12 months	.50%	.50%
24 months	.60%	.60%
36 months	.70%	.70%
48 months*	.95%	.95%
60 months*	1.25%	1.25%

Three-month dividend penalty for early withdrawal.

\*These terms have a one-time step-up option during the life of the certificate.

## LOAN RATES

<u>Type</u>	<u>Rate</u> (as low as)	<u>Term</u>
InstaLoan	10.90%	Revolving
Signature	(as low as)	
	4.99%	12 months
	6.99%	24 months
	7.99%	36 months
	8.99%	48 months
New Auto/Truck	(as low as)	
	1.99%	36 months
	1.99%	48 months
	2.09%	60 months
(Over \$20,000)	2.60%	72 months
Used Auto/Truck	(as low as)	
	2.50%	36 months
	2.50%	48 months
	2.50%	60 months
(Over \$20,000)	3.50%	72 months
New RV/Boat/ Motorcycle	(as low as)	
	3.00%	48 months
	3.00%	60 months
(Over \$20,000)	4.00%	72 months
Used RV/ Boat/ Motorcycle	(as low as)	
	3.50%	48 months
	3.50%	60 months
(Over \$20,000)	4.50%	72 months
Share Secured	3.00%	36 months
	3.25%	48 months
	3.75%	60 months

Certificate-secured loans are 1.50% over current certificate rate with a maximum term of 84 months.

VISA credit cards as low as 10.90%

VISA credit cards, secured: 7.00%

Savings are insured by the National Credit Union Administration.

Savings—up to \$250,000

IRAs—up to \$250,000

## **DORMANT ACCOUNTS**

The State of Maryland considers savings accounts with no user activity for three years to be dormant. If there are no deposits or withdrawals to the account in the three-year period, the dormant savings funds must be turned over to the state.

Letters will be going out to account holders advising of the situation. Please respond to the letter upon receipt. An account holder with a draft account, CD, IRA, loan, or VISA credit card is exempt from this rule.



## **HAVE A GREAT SUMMER VACATION!**

Do you have a summer vacation planned? Don't forget to plan for your financial needs while you are away. Not only do you need to know where to get money while on the road or at your destination, but think about the bills that are due while you are gone.

Our online bill pay is the best way to help you plan. It allows you to set up payments in advance. It's safe, simple, and hassle-free.

Remember when traveling out of the area to give the credit union a call and let us know your plans. We can flag your account with the time frame and destination, insuring uninterrupted use of your cards. Card activity is monitored 24 hours a day for suspicious activity and fraud. If your card is being used in a manner deemed not to be your normal usage, a temporary block can be placed on your card until we can verify the transactions.

For this reason, it is important to keep us updated with changes to your home, work, and cell numbers so you can be contacted immediately if there are any questions.

Another safety hint while traveling is to make a copy (front and back) of everything in your wallet and keep the copy in a safe place. In the event your wallet or purse is lost or stolen, you will have the numbers needed to contact and cancel your credit cards

## **E-STATEMENTS**

View your statements at your convenience. No more waiting for the mail. No more page after page, month after month, accumulating and cluttering up your desk. Print them at your convenience or not at all. You will receive an e-mail notification when your statements are ready for review. The statements will look the same as your mailed statement and are completely secure because they are protected by Member.Net.

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**Liberty Mutual Insurance has discontinued the credit union discount to members!**

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**Thiokol-Elkton  
Federal Credit Union  
55 Thiokol Road,  
P.O. Box 825  
Elkton, MD 21922-0825**

### Business Hours

Monday–Thursday:  
9:00 a.m.–3:00 p.m.

Friday:  
9:00 a.m.–6:00 p.m.

### Phone Numbers

410-392-5660 (local)  
800-662-7460 (out of area)  
410-392-0241 (fax)

CU Fast—Telephone Teller:  
410-392-9792 (local)

888-418-3800 (out of area)

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

Web Address: [www.thiokolfcu.org](http://www.thiokolfcu.org)

To report a lost or stolen debit or credit card, call customer service:  
800-325-3678