



# Common Cents

SPRING 2018 Thiokol - Elkton Federal Credit Union

## Close Dates

Memorial Day  
Monday, May 28, 2018  
Independence Day  
Wednesday, July 4, 2018



## ANNUAL MEETING

For the second year in a row, Mother Nature caused a rescheduling of the annual meeting. The meeting was moved from Wednesday, March 21 to Wednesday, March 28, 2018 due to a late spring snowstorm. We extend our sincere thanks to the members who took time to attend.

Board members Donald V. Lushis, Glenn E. Allen, and James E. Daniel, Jr. were re-elected for another two year term.

Once the business meeting was complete, a family-style turkey dinner was served by the Elkton Methodist Church. Door prizes were won by Tammy Philipson, Matthew Kazmar, Mary Eva Pearce, Mike Pearce, Cindy Buckland and Jessica Wallinski. Children's prizes were won by Aubrey Rust and Olivia Luppy. Adjournment of the meeting followed.

## HOME EQUITY LOANS FIXED RATE/TERMS

**3.25%\***

**5, 6 or 7 Yrs.**

**3.35%\***

**8, 9 or 10 Yrs.**

**4.00%\***

**15 Yrs.**

## HOME EQUITY LINES OF CREDIT

**4.50%\***

**Variable Rate**

**5 Yr. Draw Period**

**15 Yr. Repayment Term**



\* Rates are based on 80% loan to value ratio. Maximum loan in first lien is \$150,000 and \$100,000 in second lien. Call the credit union for further details.



## JENNINE HALEY

### EMPLOYEE SPOTLIGHT

The Credit Union would like to give a warm welcome to our newest employee, Jennine Haley. She joined the staff in November 2017 and comes to the credit union with 14 years of financial experience. She has held positions ranging from teller to the head customer service representative at BB&T (formerly National Penn Bank in Oxford).

Jen grew up in the Chesapeake City area and currently resides in Earleville. When not at the credit union, her time is spent with her husband Steve and their two sons, Walker, 8, and Colton, 5. The family can be found anywhere from the little league or soccer field to helping their church or community with a local project. She enjoys gardening, scrapbooking, cooking, spending time outdoors and loves cleaning, organizing and rearranging.

She is adapting quickly to our credit union ways and is enjoying the personal contact she has with our members.

## THIOKOL-ELKTON FEDERAL CREDIT UNION 2018 ACCOUNT UPDATE

In today's world it is important that all members keep their contact information current. In order for us to verify or update your information fill out and mail this form to: Thiokol-Elkton FCU, P.O. Box 825, Elkton, MD 21922.

Account No. \_\_\_\_\_ VISA Credit/Debit Card: YES / NO

Account No. \_\_\_\_\_ IRA Account: YES / NO

Name: (please print) \_\_\_\_\_

Complete Mailing Address: \_\_\_\_\_

Cell No: \_\_\_\_\_ Work No: \_\_\_\_\_ Home No: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## 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 out 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 exactly the same as your mailed statement and are completely secure because they are protected by the Member.Net password authentication process.

## RATES

Dividend/interest rates are effective as of 04/01/2018. 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:

APR	APY
.10%	.10%
IRA Shares:	
APR	APY
.20%	.20%

## CERTIFICATES

Minimum deposits: \$500  
Minor share certificates: \$250

Term	APR	APY
6 months	.25%	.25%
12 months	.35%	.35%
24 months	.45%	.45%
36 months	.55%	.55%
48 months*	.75%	.75%
60 months*	.80%	.80%

3 months dividends penalty for early withdrawal.

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

## LOAN RATES

Type	Rate	Term
	(as low as)	
Signature	4.99%	12 months
	6.99%	24 months
	7.99%	36 months
	8.99%	48 months
	9.99%	60 months
	(as low as)	
New Auto/ Truck	1.99%	36 months
	1.99%	48 months
	2.09%	60 months
(Over \$20,000)	2.60%	72 months
	(as low as)	
Used Auto/Truck	2.50%	36 months
	2.50%	48 months
	2.50%	60 months
(Over \$20,000)	3.50%	72 months
	(as low as)	
New RV/Boat	3.00%	48 months
New RV/Boat	3.00%	60 months
Motorcycle	3.00%	60 months
(Over \$20,000)	4.00%	72 months
	(as low as)	
Used RV/Boat/ Motorcycle	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

\*\*\*\*\*



## PRIVACY NOTICE

To assure the continued privacy and confidentiality of your personal financial information, Thiokol-Elkton Federal Credit Union observes the following practices and procedures:

### Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- applications or other forms (such as your name, address, social security number, assets and income),
- information about your transactions with us, our affiliates, or other (such as your account balance, payment history, parties to transactions and credit card usage) and,
- information we receive from a consumer reporting agency (such as your credit worthiness and credit history).

### Information We Disclose

We may disclose all of the information we collect about our members or former members (as described above) to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We share this information to provide you with high quality products and services. We may also disclose information about you under other circumstances as permitted by law.

### Our Security Measures

We restrict access to nonpublic information about you to only those employees who need to know information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

If you have any questions concerning this notice, please do not hesitate to call us. We are here to serve you.

## VISIT US ON THE INTERNET

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

## DISCOUNT TICKETS

Save on tickets to the following amusements:

- DUTCH WONDERLAND
  - HERSHEY PARK
  - MARYLAND ZOO
  - NATIONAL AQUARIUM
- Call the Credit Union for ticket prices.
- SIX FLAGS, LARGO, MD
  - SIX FLAGS, NEW JERSEY
- Online sales only. Call for login information.

\*\*\*\*\*

## INSURANCE DISCOUNTS AND CONVENIENCE, TOO!

Liberty Mutual Insurance provides credit union members a discount of up to 10% for auto and homeowner's insurance. You could save up to \$782 a year, and you'll have access to all the advantages of being a Liberty Mutual customer:

- 24-hour claims assistance online or by phone.
- Accident forgiveness – No premium increase due to an initial accident.
- Better car replacement if your car is totaled. You will be given the money for a model that is one year newer.
- 24 hour roadside assistance.

For more information call:

Liberty Mutual Rep.:

Lee Tayson

Office: 410-821-0400 Ext. 53181

[lee.tayson@libertymutual.com](mailto:lee.tayson@libertymutual.com)

\*\*\*\*\*

**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

\*\*\*\*\*