

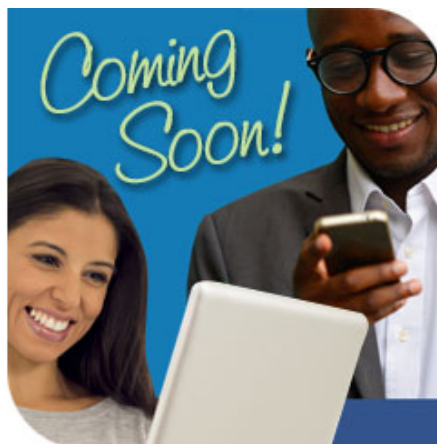


E-NEWSLETTER

JANUARY 2017

## New & Improved Virtual Banking Experience

Coming soon, Mid-Atlantic FCU will be upgrading its online banking experience, and banking anytime, anywhere, from any device will be easier than ever. We are upgrading as part of our ongoing effort to provide account holders with state-of-the-art banking functionality, convenience, and security. *Please note that online bill pay may be unavailable in the days immediately before the upgrade, so watch for more details on timing.*



If you haven't already, please take a few moments to confirm that your current contact information is accurate so that you'll be ready to jump right into an easier, more intuitive virtual banking experience. If you have any questions about how to review and update your contact information, please contact us at [301-944-1800](tel:301-944-1800), [800-95-MAFCU](tel:800-95-MAFCU) ([800-956-2328](tel:800-956-2328)) or [mafcu@mafcu.org](mailto:mafcu@mafcu.org).

## Resolve To Be Debt Free! Consolidate Your Bills & Save

If you overspent this holiday season, MAFCU is here to help! By consolidating higher-rate bills through a **Signature Loan** with rates as low as **9.25% APR\***, you can save big.

Enjoy a low fixed rate that can help you pay off bills faster, save on interest, and even reduce your monthly payments.

[Apply online today!](#)

\*Annual Percentage Rate current as of December 1, 2016 and subject to change.



## Make the Switch To MAFCU For The Business Services You Need

Managing a business in the competitive Montgomery County market can be tough. MAFCU can help make it easier. We offer a variety of tools to help you manage your



It's tax time again and MAFCU has a few tips and reminders to help ease your stress:

- 1 Save your Dec. 2016 statement.** You'll need it for reporting year-to-date interest and dividends. You may also receive a tax form.
- 2 You'll receive a 1099-INT form** if you earned more than \$10 in dividends.
- 3 If you're making a contribution to your IRA for 2016, it must be deposited by April 15, 2017.** For more details and guidance, please consult with your tax advisor.
- 4 If you need to pay taxes this year, we may be able to help with a loan.** Contact us for more information.

### Inclement Weather Notice:

MAFCU will follow the Federal Government Leave Policy during inclement weather conditions.

### Holiday Closings:

Monday, January 16 –  
Birthday of Martin Luther King, Jr.



**MAILING ADDRESS:**  
For mail-in deposits  
P.O. Box 2270,

[business banking](#) so you can focus on growing your business. Consider us first for all your business needs, including:

- Checking and savings accounts
- Loans and lines of credit
- Visa credit cards
- Remote deposit capture and more!



Find out how to put MAFCU's tools to work for your business. [Email us](#) or call [301-944-1711](tel:301-944-1711), ext. 3101 today.

## Put a MAFCU Preferred Rewards Visa<sup>®</sup> in Your Wallet

- **Enjoy an introductory 0% APR\*** for the first six months on purchases and on our NO FEE balance transfer
- **Continue to save with a rate as low as 10.25% APR\***
- **No annual fee**
- **Scorecard Bonus Points<sup>®</sup>** — which can be redeemed for cash, merchandise or travel
- **Concierge Services**, including limousine and “meet & greet” service, performance and special event seating, and more.
- **Online purchase protection.** Verified by Visa<sup>®</sup>
- **Added peace of mind** with \$1,000,000 Travel Accident Insurance, Travel & Emergency Assistance, Warranty Manager Service, Auto Rental Insurance.



[Apply online now](#) or contact us at [301-944-1800](tel:301-944-1800).

*\*Annual Percentage Rate is based on an evaluation of credit and will vary.*

Germantown, MD 20875

### CALL CENTER HOURS:

Mon., Tue., Thurs., Fri.:

8:00 am - 5:00 pm

Wed.: 9:30 am - 5:00 pm

Sat.: 9:00 am - 1:00 pm

### MEMBER SERVICE CENTER:

[301-944-1800](tel:301-944-1800)

[800-95-MAFCU](tel:800-95-MAFCU) ([877-295-4060](tel:877-295-4060))

### ROUTING #:

255077477



Federally Insured  
by NCUA