



E-NEWSLETTER

MARCH 2017

## Drive Away With A Great Deal!

Rates as low as **2.24% APR\*** on New Cars

- Up to 100% financing
- Flexible Terms
- Easy online loan apps
- Fast approval process



You don't have to spend all day at the dealership. We offer the same after market products for less.

- **Guaranteed Asset Protection (GAP Plus)** — Don't let a wrecked vehicle wreck your finances!
- **Mechanical Repair Coverage (MRC)** — As the age of your vehicle increases so does the average cost of repairs.
- **Nationwide Auto Insurance** — Protect your auto at a MAFCU discounted rate.
- **Auto Loan Advantage Program** — Less Than Perfect Credit? Maybe We Can Help.

**Hurry, this offer is only available March 1st- May 31st, 2017.**

**[APPLY ONLINE NOW!](#)**

For more information give us a call at [800-956-2328](tel:800-956-2328).

\*APR=Annual Percentage Rate. Your rate may vary depending on your credit history and loan term. 2.24% is for new auto loans for a maximum of 36 months. Rates as low as 2.74% APR\* on Used Autos. Loans that are not set up with "Auto Pay" will be .25% higher. Rates and APRs are effective as of 3/1/2017 and are subject to change without notice.

## Important Information on NEW Debit Cards

***New Debit Cards are on their way!***

**March 1st** — New Debit Cards will be mailed out and arriving in your mailbox.

The following information will guide you through the Debit Card conversion:



1. Your NEW Debit Card will **NOT** be available for you to use until March 13th.
2. **ACTIVATE** your NEW Debit Card by calling [1-800-992-3808](tel:1-800-992-3808).

**FREE — Real Estate & Mortgage Seminar**

Saturday, March 4th  
10:00 am – Noon

**Mid-Atlantic  
Federal Credit Union**

1st Floor —  
Community Center  
Germantown, MD 20874  
**RSVP:** [marketing@mafcu.org](mailto:marketing@mafcu.org)

**Member  
Appreciation Day**

Friday, March 17th

Stop by one of our Branches  
11:00 am – 2:00 pm  
*Refreshments & giveaways.*



**Coming Soon:  
New & Improved  
Virtual Banking  
Experience**

**Inclement Weather**

3. **SET UP a New PIN Number** on your Debit Card by calling [1-800-992-3808](tel:1-800-992-3808).
4. **Your NEW Debit Card does NOT have the same card number as your OLD Debit Card.** If you have preauthorizations/automatic payments set up through your OLD Debit Card, you will need to contact those companies and provide them with your NEW Debit Card number.
5. Your OLD Debit Card will **EXPIRE** on March 12th.

### Improved Security

Your new debit card includes the latest chip technology which provides an added layer of security, providing greater protection against fraud.

### World-Wide Acceptance

Your chip card will make traveling easier and more convenient with its wide acceptance. Your card continues to have the traditional magnetic stripe on the back enabling you to use it at merchants without chip-enabled terminals.

### How It Works

- Merchants, such as a grocery store, may ask you to insert your card into the terminal or they may ask you to swipe the magnetic stripe.
- If you're asked to insert the card, look for a slot on the bottom-front of the terminal and insert your card face up with the chip first.
- Leave your card in the terminal until the transaction is complete.
- The terminal will prompt you to sign or enter a PIN to validate your identity.
- Take your card when prompted and don't leave it behind.

*NOTE: There may be a freeze on redeeming your rewards points during the card conversion.*

## MAFCU Has Mortgage Solutions for Everyone!

Get the best value for your home mortgage dollar at Mid-Atlantic Federal Credit Union (MAFCU). We offer a full range of options for home purchase and refinancing—at some of the lowest rates around—together with a team of experienced Mortgage Representatives that can help you choose the right mortgage and make every step of the process simple and hassle-free.



**MAFCU offers an array of loan programs to suit your specific needs and budget. Check out our low rates on:**

- [Loan Programs and Property Types](#)

Use our [mortgage payment calculator](#) to:

- Find out how much you can afford
- See if you should refinance
- See if you should make extra payments on your mortgage

### Use Your Homes Equity for your next Big Adventure!

Mid-Atlantic Federal Credit Union (MAFCU) offers Home Equity Loans and Lines of Credit that work for you ... and your wallet. You can tap the equity in your home for just about any purpose: to make home improvements, consolidate debt, pay for tuition, or even take a

### Notice:

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

### Holiday Closings:

Memorial Day — May 29, 2017



#### MAILING ADDRESS:

For mail-in deposits  
P.O. Box 2270,  
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 \(877-295-4060\)](tel:800-95-MAFCU)

ROUTING #:

255077477



vacation. Our loans offer:

- Rates as low as **3.75% APR\***
- Flexible loan options
- Borrow up to 95% of your home's appraised value

*Rates available as low as Prime (currently 3.75% ) for owner-occupied properties with terms up to 240 months. Additional rates and terms are available; rates, terms and conditions may vary based on creditworthiness and qualifications and are subject to change. Subject to credit and property approval. Maximum loan amounts up to \$500,000 but will be based on the amount of equity available, up to 95% of the appraised value of the property. Closing costs vary and will depend on the location of the property and the amount of the loan. Property insurance is, and flood insurance may be, required. Consult your tax advisor regarding the deductibility of interest. Rates and APRs are subject to change without notice.*

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