



E-NEWSLETTER

NOVEMBER 2017

Ho-Ho-Home EQUITY LOANS

With Rates as Low as **4.25% APR***

- Borrow up to 95% of Home's Appraised Value
- Terms of up to 20 Years
- Loan amounts up to \$500,000



Ask a representative or [apply online today!](#)

**APR = Annual Percentage Rate. Rates available as low as Prime (currently 4.25%) 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.*

Give Yourself the Gift of HOME OWNERSHIP

With a **\$1,000 Closing Cost Credit***

MAFCU offers an array of loan programs to suit your specific needs and budget.

- First or Second Home
- Investment Properties
- Home Equity Loans
- No MI Program



Ask a representative or [apply online today!](#)

**Special closing costs are available for purchases and refinances of first mortgages. You must lock your rate with MAFCU by December 31, 2017 to qualify for up to \$1,000 towards closing costs. Your actual closing costs may vary.*

Enjoy a HOLIDAY SPENDING SPREE

FREE EVENT:
November Mortgage
Refinance Seminar
Sponsored by MAFCU

Mortgage Refinance Seminar
Saturday, November 4, 2017
10:00 am – Noon

Mid-Atlantic Federal Credit Union
1st Floor — Community Center
Germantown, MD 20874

[Driving Directions](#)

[RSVP Required](#)

Learn more at www.mafcu.org

BRANCH CLOSINGS

Veterans Day: Nov. 10 & 11

Thanksgiving: Nov. 23 & 24

**JOIN
OUR TEAM**

MAFCU is always
looking for talented
and enthusiastic
employees.

[Check out our career
openings today!](#)

Get a Visa® Platinum with Preferred Rewards Credit Card

- No Balance Transfer Fees
- **0% APR*** Introductory Rate**
- Rates as low as **10.75% APR**
- No Annual Fees
- EMV Chip Security



Ask a representative or [apply online today!](#)

**APR = Annual Percentage Rate. Rate is based on an evaluation of credit and will vary with the market based on the Prime Rate. All loans are subject to an evaluation of each applicant's credit. Membership eligibility required. **0% for initial 6 months of purchases and balance transfers.*

Finance Your HAPPY HOLIDAYS

With a Signature Loan from MAFCU

- Fixed Rates as low as **10.75% APR***
- Automatic Payments
- 24/7 Access to Loan Information



Ask a representative or [apply online today!](#)

**APR = Annual Percentage Rate. 10.75% APR is an as-low-as rate and may be higher based on your credit.*

Holiday Club Account

Make next year's holiday season more special—without breaking your budget—with a Holiday Club Account.

- Earns competitive [rates](#)
- Comes with payroll deduction to deposit money into your account automatically during the year.
- Gives you easy access to what you've saved. Holiday Club savings are automatically transferred to your Regular Savings account on November 1st.



[Open your MAFCU Special Savings or Holiday Club account today!](#)

Mid-Atlantic
Federal Credit Union
www.mafcu.org

MAILING ADDRESS:
For mail-in deposits
P.O. Box 2270
Germantown, MD 20875

CALL CENTER HOURS:
Monday – Friday:
8:00 am – 5:00 pm
Saturday: 9:00 am – 1:00 pm

MEMBER SERVICE CENTER:
[301-944-1800](tel:301-944-1800)
800-95-MAFCU

[MAFCU Privacy Policy](#)
ROUTING #: 255077477



EQUAL OPPORTUNITY
LENDER



Federally Insured
by NCUA