



Membership Values

GREAT NEWS!

You can now apply for your loan online at www.ccumd.org!
Log on to check it out!

It's our 60th birthday...but the gifts are for YOU!

WE CAN BEAT YOUR AUTO LOAN RATE BY 2%*!

Bring your auto loan to CCUMD and we can drop your rate 2%—saving you money! It's so easy. If you have made your last six monthly payments on time AND you're employed and can provide a recent pay stub, you could be APPROVED!

OFFER ENDS JULY 30TH!

No credit checks! No lengthy approvals!

No gimmicks, no tricks, no kidding!

You WILL save money every month!

Tell your family members—they're eligible too!

And don't wait...there's not much time left!

Call: (410) 828-4500 • Apply online: www.ccumd.org

*Offer valid through July 30, 2010. Floor rate of 3.5%. Current CCU loans and leased vehicles do not qualify. Last six months must have been paid on time. Loan will mirror existing loan in terms of cosigners and payoff term. Negative equity and certain restrictions may apply.



MORTGAGES of Every Shape and Size



Whether you're looking to move or just refinance your current mortgage, we have the mortgage loan to fit your needs! Call us at (410) 828-4500 or log on to www.ccumd.org for details!

Don't Have a CCUMD Platinum Credit Card?
You May Be Paying TOO MUCH!

Pay Less With A Visa[®] Platinum.

1.99% APR*
First 6 Months

9.40% APR*
After 6 Months

**FREE Balance
Transfers**

**NO
Annual Fees**

Have your other credit card companies hiked up your interest rates? Do they charge for balance transfers? Don't settle for it...get your **LOW, FIXED-RATE** credit card with your Credit Union! Transfer other balances and SAVE MONEY! Use your Visa[®] Platinum for your summer vacation and back-to-school needs. Balance transfers are FEE FREE!



Apply today! (410) 828-4500 • www.ccumd.org

*APR=Annual Percentage Rate

Get Your Home Equity Loan Now! Rates Are So Low!

If you own your home and don't have a Central Home Equity Loan, you're missing out. A Central Home Equity Loan is the BEST way to get the cash you need for whatever you need.

- Remodel your home or make improvements
- Consolidate your other loans, credit cards, expenses or debt
- Buy a new or used car, truck, SUV, RV or boat
- Refinance home equities from other institutions
- Finance just about anything else!

Contact us now!
(410) 828-4500 • info@ccumd.org



Did You Know...

- That you have access to over 32,000 fee-free ATMs with CENTRALchecking?
- That Internet Banking and Bill Payer are FREE? What does your bank charge?
- That our Visa® credit cards feature FREE balance transfers? What do your cards charge?
- That we offer a full-service Mortgage program for purchases AND refinancing?
- That bringing loans from other institutions to CCUMD could lower your monthly payments?
- That we offer Money Market Accounts, CDs and IRAs?



Shopping For A New Or Used Car? Great News: We Just Lowered Our Auto Rates!

You could save thousands by financing your new or used vehicle at our even lower rates! Remember to get pre-approved for your auto loan at your Credit Union before heading to the dealership. Having your financing taken care of will give you more negotiating power on the price of the vehicle, saving you more money!

Contact us for your auto loan today!
(410) 828-4500 • info@ccumd.org

New Share Rates

As of August 16, 2010, our Share Rates will be as follows:

	APR*	APY*
Share Savings (calculated on average daily balance) \$250 to \$10,000 over \$10,000	0.35% 0.70%	0.350% 0.702%
IRAs: Traditional, Roth, Education	1.00%	1.004%
Money Market Accounts: \$2,500 to \$9,999.99 \$10,000 to \$59,999.99 \$60,000 and up	0.75% 1.15% 1.35%	0.753% 1.156% 1.358%
Vacation and Holiday Club Accounts	0.25%	0.250%

*APR= Annual Percentage Rate. APY= Annual Percentage Yield. Rates are subject to change at any time without notice.

Free Family Membership!

Have you told your family members that they can join your Credit Union? Spread the word at your next family get-together so they can join your credit union and save money too!

Free Coworker Membership

If you work for a company that offers membership in Central Credit Union, encourage your fellow coworkers to join and help them find financial freedom as well!

Have You Tried FREE Bill Payer?

Pay anything from your utilities to your babysitter and payments come directly from your account.
It's safe, easy, fast and free!
www.ccumd.org

Holiday Hours

Independence Day Observed
Monday, July 5—Closed
Labor Day
Monday, September 6—Closed



8501 LaSalle Road
Baltimore, Maryland 21286

Call us! (410) 828-4500

Fax us! (410) 337-4905

Log on! www.ccumd.org

E-mail us! info@ccumd.org

Hours of Operation

Mon & Tues: 9:00am-4:00pm

Wed: 9:00am-5:00pm

Thurs & Fri: 9:00am-4:00pm

Sat & Sun: Closed

