



Membership Values

CONVENIENCE AT ITS BEST!

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



Drop Your Auto Rate **2%***

Our famous 2% **Auto Refinance Special** is back and better than ever! Transfer your auto loan to Central Credit Union and we'll drop your rate by 2%. Lower your monthly payments and save money every month! With a floor rate of just 2.5% APR*, you can't go wrong!

But, why is it better this time? Because now you don't even have to come in to apply! **APPLY ONLINE**, anytime, day or night. It doesn't get much easier to save money.

Can't make it in to the office to apply? **NO PROBLEM!**

APPLY ONLINE! www.ccumd.org

*Offer good April 1-May 31, 2011. New loan will mirror existing loan in terms of cosigners and payoff term; last six months of loan must have been paid on time; floor of 2.5% annual percentage rate. Offer not valid for existing CCUMD auto loans or leased vehicles. Other restrictions may apply.

Don't wait to drop that rate! Contact us now!
(410) 828-4500 • www.ccumd.org

YOU CAN DO IT ALL AT YOUR CREDIT UNION!



AUTO LOANS

Rates as low as 2.5%.
Convenient online application.



VISA® PLATINUM

Low, fixed rate. No annual fees.
Get yours before vacations.



HOME EQUITIES

Low-rate lines or loans.
Remodel, consolidate debt and more.

Credit Unions can benefit you in many ways! Bring your loans and accounts to CCUMD and stop paying too much for the services you need! See how much you could save!

Contact us now: (410) 828-4500 • www.ccumd.org

Our Members Deserve Better

DITCH your high-fee, big-bank checking and **SWITCH** to **CENTRAL**checking.

- FREE Visa® Check Card
- First 50 checks FREE!
- FREE from monthly fees
- No minimum balance requirements
- No per check fees
- FREE Internet Banking
- FREE online Bill Payer!
- FREE telephone banking ("CARE")
- Payroll deduction & Direct deposit
- Unlimited FREE transactions with your debit card at over 32,000 Allpoint ATMs! Log on to www.ccumd.org and enter a zip code for locations convenient to you!

If you've had issues with checking accounts in the past, ask about our brand new **Renew Checking Account**. It's designed to give YOU the convenience of a checking account, even if you have records on Chexsystems. Some restrictions apply.

Stop paying too much in fees and bring your checking account to your Credit Union. Contact us now: (410) 828-4500 or info@ccumd.org.



Buying or Refinancing a Home This Spring?

There's still plenty of time to **save money** with a mortgage from your Credit Union. We have a loan for you! Whether you're **buying** your first home or your retirement condo at the beach, or even if you just want to save money by **refinancing**, contact us first. We even offer a **safe and easy online mortgage application!**

828-4500 • www.ccumd.org

If You Can Drive It, We'll Help You Finance It!

Are you considering taking advantage of all the amazing deals on new cars? Thinking about downsizing your current vehicle for one with better gas mileage? Having visions of adventures on a motorcycle or in an RV? Come to CCUMD for a great rate and term and hit the open road!

COME TO YOUR CREDIT UNION FOR:

- Low Rates
- Great Terms
- Fast Approval
- Online Applications



Security and Value

In a tough economy, these two words make all the difference.

SECURITY: Rest assured that your deposits are insured by the National Credit Union Administration (NCUA), through the National Credit Union Share Insurance Fund (NCUSIF). For more information, go to <http://www.ncua.gov/Resources/ShareInsurance/NCUAINsuranceFundFAQs.htm>

VALUE: Central Credit Union is a great deal. We have many avenues to help our members save money, from refinancing high-rate loans from other financial institutions to transferring high-rate credit cards to our low-rate Visa® Platinum.



Online Lending... It's So Easy!

Get a great rate on your auto or personal loan. You can even apply to refinance your current auto with Online Lending. Try it today!

www.ccumd.org

Coworker Memberships!

Do you work for one of our member companies? If so, spread the word about Credit Union membership. Let your coworkers know they can join and get great rates on their loans and accounts too!



Holiday Hours

Memorial Day 2011

Monday, May 30—Closed

Independence Day 2011

Monday, July 4—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

