




Welcome to Central Credit Union of Maryland!																									
Branches	<p>The hours at the Perry Point branch will not be changing. You can now use the Loch Raven Branch as well.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 30%;"></td> <td style="width: 35%; text-align: center;">Perry Point Branch</td> <td style="width: 35%; text-align: center;">Loch Raven Branch</td> <td style="width: 10%;"></td> </tr> <tr> <td></td> <td style="text-align: center;">Avenue D & Fifth Street Perry Point, MD 21902</td> <td style="text-align: center;">8501 LaSalle Road Baltimore, MD 21286</td> <td></td> </tr> <tr> <td style="text-align: center;">Monday</td> <td style="text-align: center;">9am-3pm</td> <td style="text-align: center;">8am-3pm</td> <td rowspan="5" style="text-align: center; vertical-align: middle;">Questions? Please call 410-828-4500</td> </tr> <tr> <td style="text-align: center;">Tuesday</td> <td style="text-align: center;">8am-4pm</td> <td style="text-align: center;">12pm-6pm</td> </tr> <tr> <td style="text-align: center;">Wednesday</td> <td style="text-align: center;">9am-3pm</td> <td style="text-align: center;">8am-3pm</td> </tr> <tr> <td style="text-align: center;">Thursday</td> <td style="text-align: center;">9am-4pm</td> <td style="text-align: center;">8am-3pm</td> </tr> <tr> <td style="text-align: center;">Friday</td> <td style="text-align: center;">9am-6pm</td> <td style="text-align: center;">8am-3pm</td> </tr> </table>		Perry Point Branch	Loch Raven Branch			Avenue D & Fifth Street Perry Point, MD 21902	8501 LaSalle Road Baltimore, MD 21286		Monday	9am-3pm	8am-3pm	Questions? Please call 410-828-4500	Tuesday	8am-4pm	12pm-6pm	Wednesday	9am-3pm	8am-3pm	Thursday	9am-4pm	8am-3pm	Friday	9am-6pm	8am-3pm
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Member Number and Account Numbers	No changes are being made to your Member Number or Account Numbers. Continue using the numbers you used as a member at Perry Point.																								
Online Banking and Online Bill Pay	No changes are being made to your current Online Banking User Name and Password. You should now access your accounts at www.ccumd.org																								
Telephone Banking	Begin using 410-828-4500 if you are in the Baltimore local calling area. Otherwise, use the previous Perry Point toll-free number. No changes are being made to your Telephone Teller PIN.																								
Direct Deposit, Automated Transfers, Withdrawals and Payments	<p>Existing automated transactions to and from your accounts, will <i>continue uninterrupted</i> on your new CCUMD accounts. Examples of such transactions are:</p> <ul style="list-style-type: none"> • Payroll direct deposits • Government and social security direct deposits • Loan or credit card payments • Automated transfers • Utility or other services <p>After May 1, any New direct deposits and automated payments to or from your accounts, <u>must be set up</u> with the following Central Credit Union information, or the transactions will not process correctly. The routing number for Central Credit Union is: 252075870</p>																								
Statements	<p>Your last statement from Perry Point Credit Union will be as of April 30, 2017. Your year-end tax statements will come from Central Credit Union. Previous Perry Point statements will be available in Online Banking.</p> <p>E-Statements are free. Please consider signing-up for E-statements. It's easy and free. It also helps us reduce expenses so that we can continue providing you with great rates and services. If you would like to continue receiving paper statements, there will be a \$3 per cycle charge. This fee is waived for members who are 60 years and older, and members who are under the age of 18.</p>																								
Contacting the Credit Union	<p>Begin using 410-828-4500 if you are in the Baltimore local calling area. Otherwise, use the previous Perry Point toll-free number. The website is www.ccumd.org.</p> <p>You can also send an email: memberservice@ccumd.org.</p>																								

ACCOUNT COMPARISON CHART

Perry Point Product/Service	You now have the following at CCUMD	Benefits and Important Information
DEPOSIT ACCOUNTS		
<p>Checking</p>	<p>Free Checking that includes a free VISA Debit Card and free Online and Mobile Banking.</p> <p>There are no minimum balance fees or monthly service charges.</p> <p>CCUMD also offers Courtesy Pay, although eligibility and limits may differ from Perry Point. Any outstanding balance at Perry Point will be carried over to CCUMD.</p>	<p>CCUMD VISA Debit Card: Gives you access to over 30,000 SURCHARGE-FREE CO-OP Network ATMS around the country. Look for the CO-OP ATM Network symbol.</p> <p>The ATM at the Loch Raven branch of CCUMD is also SURCHARGE-FREE.</p> <p>Surcharge free ATM locations can be found using the ATM locator at www.ccumd.org, or by downloading the CO-OP ATM Locator App for your mobile device.</p> <hr/> <p>MOBILE CHECK DEPOSIT: Download the Central Credit Union of Maryland Mobile Banking App from the App Store for your Mobile Device.</p>   
<p>Share Savings</p>	<p>Share Savings</p>	<p>No monthly fee is charged on your Base Share Savings when your average monthly balance is \$100 or greater, or if you have an active checking, money market, CD or loan.</p> <p>Holiday, Vacation and other share savings do not have monthly minimum balance fees.</p>
<p>Certificates of Deposit (CD)</p>	<p>No changes will be made to your CDs during the term of the account.</p>	<p>If you open a new CD, or roll-over your balance at maturity, the current CD interest rates at that time will apply.</p>
LOANS AND CREDIT CARDS		
<p>Loans</p>	<p>No changes will be made to the terms and conditions of your current Perry Point loans.</p>	<p>If you have new loan needs, you can apply online at www.ccumd.org, stop by either branch, or call 410-828-4500.</p> <p>CCUMD has boat, motorcycle, and RV loans, in addition to vehicle loans. Home Equity Lines of Credit are also available.</p>
<p>Credit Cards</p>	<p>All terms and conditions will remain the same on your current Perry Point Credit Card. You can continue using your Perry Point credit card until further notice.</p>	<p>Credit card applicants who are approved after May 1, will be issued a CCUMD credit card.</p> <p>PAYMENTS: To pay your Perry Point Credit Card or to view transactions, please visit www.EZcardinfo.com. Sign in the same way that you did when you accessed your account as a Perry Point member.</p>