




A LETTER TO OUR MEMBERS

We are quickly entering this second quarter of 2022. At this time, we want to thank you for your membership at **POE Federal Credit Union**. We've had an amazing first quarter, and we anticipate another wonderful quarter ahead. As the warmer months quickly approach, we want our members to know that we are committed to working each and every day to enrich the lives of our members.

Throughout the years, our services and products have evolved to meet the needs of our members. In the present day, we offer a full range of financial services and products for our members. We will continually provide our members with competitive pricing and strive to offer our members the most rewarding experience.

Whether it's a loan for your wedding, a vacation, or a new car, we are here to help you. We will continue to offer our members amazing low rates and benefits. Please don't hesitate to contact us today to let us know how we can help you this spring. As always, thank you for being a part of our credit union family - happy spring!



You Deserve Your Dream Home

You deserve your dream home. POE FCU can help make that dream a reality for you. We even offer a variety of loans for whatever best fits your needs.

FOUR WAYS TO SPRING CLEAN YOUR FINANCES

1. Review your budget. You may have set savings goals at the beginning of the year, but with the first quarter nearly over, now's a good time to tweak your budget if needed or get things back on track if surprise expenses have popped up.

2. Shred old financial documents. In addition to cleaning out your attic or closet, purge the financial documents you no longer need.

3. Automate savings and bill payments. Avoid late fees by using online bill pay. If you're employed with a steady paycheck, you can also automate savings by setting up automatic contributions to a retirement or regular savings account each pay cycle. 17000

4. Check your credit report. Recent data breaches have, for many consumers, reinforced the importance of looking for signs of identity theft. Be vigilant about checking your credit report to see if it contains any inaccuracies or red flags like loans or credit cards you don't recognize.

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Auto Loans Made Easy!

Getting financed for a car can be a difficult process, but POE FCU makes it easy!

We offer auto loans at competitive rates to help you save more money down the road. Start driving with us today!

For all your financial needs, visit poefcu.org.

LENDING SERVICES

GAP Protection

GAP Protection is a non-insurance product that covers the “gap” by paying the difference between your primary carrier’s insurance settlement (with exceptions) and your loan or lease balance, less delinquent payments, late charges, refundable service warranty contracts, and other insurance-related charges.

Extended Warranty

Your vehicle is a major investment. Next to your home, it is probably the biggest investment you may ever make. That is why purchasing mechanical breakdown protection from an extended warranty carrier can help ensure that the investment in your vehicle is protected and reduces the possibility of out-of-pocket expenses that arise from mechanical and electrical repairs that occur when your vehicle suffers an unexpected mechanical failure.

CORE CHANGE COMING SOON!

Have you heard? POE FCU will be going through a core change, and we are updating our services! We have many exciting features that members should expect. One BIG update will be an enhanced mobile and online banking interface. Be on the lookout for all of the exciting changes to come. This core change will be taking place on May 2, 2022. What to expect:

- Updated home banking and mobile banking app with enhanced member experience. The internet banking and mobile app interfaces are very similar as to unify the member experience. Members will be able to access their accounts across any device, and yes, the mobile apps have touch ID, Face ID, and username/password options.
- Picture bill pay will be available. Members will now be able to pay their bills just by snapping a picture of them!
- Remote deposit capture will be available. You will now be able to skip the trip to our branch and deposit checks right from your phone!

Follow us on social media to stay up to date on the latest news! We hope our members are as excited about this upcoming change as we are!

CONNECT WITH US ON SOCIAL MEDIA



HOLIDAY CLOSINGS

Good Friday
Friday, April 15

Memorial Day
Monday, May 30

Juneteenth
Monday, June 20
(observed)
11656



Download Our Mobile App

At POE FCU, we are always looking for better ways to assist our members. We focus on ‘Serving Together’ to offer our members quick and convenient access to their accounts with our mobile app.



Get the latest POE FCU news by signing up for texting alerts. To join, text “poefcu” to 74994



Save On Your Mortgage!

Let your home be the investment you deserve. Cut your mortgage payment right now when you refinance at POE FCU! Ready to save? Give us a call for more information. 3479

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