

# Banking Smarter

WINTER 2018



## Banking Smarter Mobile, Mobile Everywhere



More members are using their mobile devices for everything from staying in touch with friends and family, social media, shopping, playing games, finding entertainment and even checking medical records. So, why not use your phone for banking as well?

If you haven't used our mobile app yet, give it a try! It's free and easy to use. With the app, you can:

- **Deposit checks** (requires separate sign-up within the app)
- **Pay bills** (you must have signed up for bill payment through Online Banking)
- **Transfer between accounts**
- **Check your current and available balances**
- **View your transaction history**

In order to use the mobile app, you must be signed up for Online Banking and know your Online Banking credentials. If you are not signed up, simply call the Credit Union and we will set you up with a temporary password. You can then go to [www.destinationscu.org](http://www.destinationscu.org) (on your phone or computer) and login to set up your password and answer security questions.

Once you have your Online Banking credentials, you'll use the same information to set up the mobile app. Download the app from the Apple App Store or Google Play Store. Search for "Destinations Credit Union" to find it.

Once it's downloaded, simply follow the login instructions on-screen and you'll quickly see how easy it is to manage your money right from your phone.

As part of the login process, you will set up a PIN that will be used on the mobile app so you don't need to enter all your credentials each time.

## KEY POINTS

- ★ Mobile App Makes Banking Convenient
- ★ Remote Deposit is Easy
- ★ Use Your Online Banking Credentials to Sign On
- ★ Available from the App Store or Play Store

## Director/Committee Compensation

At each Annual Meeting, members are asked to approve honorariums and other compensation to the volunteers serving on the Destinations Credit Union Board of Directors and Supervisory Committee.

Honorariums are intended in exchange for services performed as an official. The table below shows the compensation for the coming year. Members will be asked to approve this compensation at the Annual Meeting on March 15, 2018. The meeting will be held at the Best Western Hotel, 1100 Cromwell Bridge Rd. in Towson from 5 - 6:30 p.m. Membership approval is required.

### Honorariums

5 Directors (\$100 per meeting)	\$1,200 ea	\$6,000
4 Officers (\$133.33 per meeting)	\$1,600 ea	\$6,400
3 Committee Members (\$100 per meeting)	\$400 ea	\$1,200

### All Directors and Committee Members

Lost Wages Compensation*	\$7,000
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\*Estimate based on prior year's experience. Time off work due to meetings: The above number is an approximate amount as it depends on how much time off a director or committee member is required to take.

Mileage: Directors and Committee members are reimbursed mileage at the prevailing IRS approved rate for actual miles traveled on Credit Union business.

Destinations  
CREDIT UNION



**On Your Auto Loan**

## Before You Make Your Next Car Payment!

*Refinance with Destinations CU and save up to 2% on your current loan rate!\**

- Borrow up to 125% of NADA retail value (Basic GAP Insurance provided FREE).
- Length of term will be the same as your existing term and must be repaid with direct deposit or payroll deduction.
- Must be a member in good standing with no Destinations CU delinquencies or negative balances.
- No bankruptcy within the past 12 months and may not have caused a loss to the credit union.
- Must be current on all mortgage and auto loans.

### **All you need is:**

- Title & current lender information
- Six months of timely payments on your credit report
- One month's worth of recent pay stubs (no sick pay, unemployment, or workman's compensation)

Take the fastest route to saving money —apply online at [www.destinationscu.org](http://www.destinationscu.org) or call the Credit Union at 410-663-2500 and choose option #4.

\*Rate cannot go lower than Destinations CU's lowest rate. Other conditions and restrictions may apply. Offer good only on loans financed elsewhere.

## Upcoming Election

If there are more than three candidates for the Board of Directors, Destinations Credit Union will send a ballot for the upcoming Board Election. If you are signed up for eStatements, your ballot will be available from within Online Banking. If you receive paper statements, the ballot will be mailed to you at the address on our system.

Please make sure we have your current address and a good e-mail address for you. Ballots will be sent out no later than February 23, 2018 and must be returned no later than midnight on March 7, 2018. Paper ballots will be mailed to a Post Office Box which will be checked by our Tellers of Election.

## Get a **\$100** Cash Reward for Every New Line You Switch to Sprint



This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

### **Here's how it works:**

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

### **Here's how to sign up for Sprint cash rewards:**

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

***Make the switch today and save with the Sprint Credit Union Member Cash Rewards!***





# Your Annual Billing Rights And Error Resolution

## BILLING ERRORS

### Electronic Funds Transfer (Reg E)

In case of errors or questions about electronic funds transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. Call us at: (410) 663-2500 or write to:

Destinations Credit Union  
8767 Satyr Hill Road  
Baltimore, MD 21234  
Fax: (410) 663-1950  
www.destinationscu.org

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain as clearly as you can why you believe the Credit Union has made an error or why you need more information.

- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10)\* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45)\*\* days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)\* business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. We will tell you the results within three (3) business days of completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

NOTE: If the error you assert is an unauthorized MasterCard Debit transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit within ten (10) business days.

## YOUR BILLING RIGHTS (Reg Z)

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

### Notify Us In Case of Errors or Questions About Your Bill

If you think your statement is incorrect, or if you need more information about a transaction on your statement, write us at the return address shown on the front of your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which

the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

\*If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days.

\*\*If you give notice of an error within thirty (30) days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have ninety (90) days instead of forty-five (45) days to investigate.

## Destinations CREDIT UNION

*Moving forward, banking smarter.*

8767 Satyr Hill Road  
Baltimore, Maryland 21234

410-663-2500

Monday–Thursday, 8:30 a.m.–3:00 p.m.  
Friday, 8:30 a.m.–4:30 p.m.  
Saturday, 8:30 a.m.–1:00 p.m.

Northwest Hospital Branch  
Administrative Services Building  
5401 Old Court Road  
Randallstown, MD 21133

Monday and Tuesday, 8:00 a.m.–11:30 a.m.  
and 12 Noon–3:00 p.m.

Wednesday, 8:00 a.m.–11:30 a.m. and  
12 Noon–2:00 p.m.

Thursday and Friday, 7:30 a.m.–11:30 a.m.  
and 12 Noon–3:00 p.m.

CU Service Center Locator:  
1-888-865-4722

(Or visit our website and click  
“find A BRANCH/ATM.”)

CU Talk Telephone Teller Access:  
410-663-2500, Option #3

E-mail address: [info@destinationscu.org](mailto:info@destinationscu.org)

Website: [www.destinationscu.org](http://www.destinationscu.org)

Lost or Stolen Credit or Debit Cards:  
800-528-2273

facebook

[facebook.com/destinationscreditunion](http://facebook.com/destinationscreditunion)

@ [twitter](https://twitter.com/Tweets4UrWallet) Tweets4UrWallet

Federally Insured  
by NCUA



## Holidays Observed

January 15 –  
Martin Luther King Jr. Day  
February 19 – Presidents Day  
May 28 – Memorial Day  
July 4 – Independence Day  
September 3 – Labor Day  
October 8 – Columbus Day  
November 12 – Veterans Day  
(observed)  
November 22 – Thanksgiving  
December 25 – Christmas  
January 1, 2019 – New Year's



# intuit turbotax. Save up to \$15 on TurboTax



## \$25,000 SWEEPSTAKES

Try TurboTax Online to be entered to win.



Start for Free

As a Destinations Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000!

- NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies.

Either way, you'll save time and get a jump start on your tax return.

- Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15th.<sup>1</sup> Start TurboTax now and save!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

<sup>1</sup>Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.



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Baltimore, MD 21234

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**Destinations**  
CREDIT UNION

Visit [www.destinationscu.org](http://www.destinationscu.org)

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