

Banking Smarter

WINTER 2019



KEY POINTS

- ★ Operation HOPE Establishes Office Inside of Destinations Credit Union
- ★ Free Financial Counseling
- ★ Independent Financial Wellbeing Coach

Banking Smarter

HOPE Inside now open at Destinations' Main Office



Destinations Credit Union is proud to announce the opening of a HOPE Inside location at our main office in Parkville. The HOPE Inside model created by financial dignity nonprofit Operation HOPE, provides no-cost one-on-one financial literacy coaching, workshops, and education programming to participants through the support of financial and corporate partners.

Destinations is the first credit union in the country to offer this service. Credit and Money Management, a core program of the HOPE Inside adult offering, is provided at this location. The Credit and Money Management Program is designed to transform disabling financial mindsets—teaching people the language of money, how to navigate credit, and make better decisions with the money they have.

Founded in 1992 by John Hope Bryant, Operation HOPE's mission is to disrupt poverty for low and moderate-income youth and adults. Their focus is financial dignity and inclusion. They equip young people and adults with the financial tools and education to secure a better future—coaching them through their personal aspirations and life's challenges, and facilitating their journey to financial independence.

Destinations Credit Union has provided office space and resources for this HOPE Inside office. The services of the HOPE Financial Wellbeing Coach are completely free and open to both members and non-members of the Credit Union.

Understanding how finances work is an integral part of succeeding financially. Operation HOPE coaches are trained to help people understand and improve their FICO scores. They also equip entrepreneurs with the tools and training to follow their dreams or help individuals and families understand the path to home ownership.

"With our official industry mantra of 'People Helping People,' this is the work credit unions need to do," stated Brian Vittek, President/CEO of Destinations Credit Union. "All members deserve the opportunity to receive financial dignity."

If you, or anyone you know can benefit from this free service, please contact Yolanda Hobbs at 410-663-2500, ext. 119 or e-mail her at Yolanda.Hobbs@operationhope.org.

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 21, 2019. The meeting will be held at Columbus Gardens, 4301 Klosterman Ave., Nottingham, MD 21236 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)		
1 Committee Chairman		\$1,200
2 Committee Members	\$400 ea	\$800

All Directors and Committee Members

Lost Wages Compensation*	\$6,000
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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



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 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 15, 2019 and must be returned no later than midnight on March 14, 2019. **Paper ballots must be returned to a Post Office Box which will be checked by our Tellers of Election.**

Important Notice

On February 1, 2019 some fees will be changing.

- Balance inquiries or transferring between accounts at ATMs will increase to \$1. You may conduct these transactions for free through online banking or on the mobile banking app.
- Return Check Deposits (regardless of who wrote the check - member or third party) - will increase to \$30.
- Stop Payment on a Credit Union issued check or money order will increase to \$25.
- Counter checks made out to a third party will increase to \$3.
- Repeat Loan Application (reapply within 3 months) will increase to \$25.

We're Adding Some Happy to the New Year

Destinations Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available for unlimited lines. Plus, you'll receive \$100 in loyalty cash rewards every year.



Already a Sprint Customer?

Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Happy to learn more.



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.

*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.

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.

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

Website: www.destinationscu.org

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

facebook

facebook.com/destinationscreditunion

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

Federally Insured
by NCUA



Holidays Observed

January 21 –
Martin Luther King, Jr. Day
February 18 – Presidents Day
May 27 – Memorial Day
July 4 – Independence Day
September 2 – Labor Day
October 14 – Columbus Day
November 11 – Veterans Day
November 28 – Thanksgiving
December 24 – Christmas Eve
Closing at Noon
December 25 – Christmas
January 1, 2020 – New Year's Day



Try TurboTax[®] to get your **max refund** and a chance to win **\$25K**

Start for Free



Save up to \$15 on TurboTax

This year, get your biggest possible tax refund and the chance to win \$25,000¹. And, as a credit union member you can save up to \$15 on TurboTax this tax season.

- Get a chance to win \$25K. Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.¹
- TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- Real CPAs review your return. With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.

¹TurboTax \$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 2/14/19. 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 the Official Rules. 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.

SEE INSIDE TO LEARN MORE

Operation
HOPE Inside
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OFFICE

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Baltimore, MD 21234

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Visit www.destinationscu.org

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