

Banking Smarter

WINTER2020



Banking Smarter Checking Options To Fit Your Needs!

Learning How To Manage A Checking Account?

If you're starting out with checking, or just haven't gotten the hang of managing your checking account, our S.A.F.E. Checking (Secure Access for Everyone) may be just what you need. This account provides an easy way to maintain a checking account without paper checks and without the worry of overdraft fees.*

- Simple, basic checking account with no physical checks
- Low monthly maintenance fee
- No minimum deposit to open (Membership in Destinations Credit Union is required)
- No minimum balance requirements
- Free online banking & bill pay
- Free mobile banking with mobile deposit
- Free eStatements
- Free Mastercard® debit card
- Surcharge-free ATMs available
- Shared branching available

*You will not incur any overdraft or insufficient funds fee, however, if your account is forced into a negative position due to your transaction(s), you will be responsible for bringing the account back to a zero or positive balance.



Earn REALLY High Interest On Rewards Checking! **

Earn a really high rate with our Kasasa Rewards Checking Account. Qualifying for rewards is easy — in fact, you're probably already doing it! To earn your rewards, all of the following transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in eStatements
- Be enrolled and log into online banking with your online checking account

That's it. If you don't meet the qualifications one month, don't worry. There is no penalty, and you still have a high yield free checking account that earns our base dividend rate.

**APY=Annual Percentage Yield. APYs accurate as of 1/1/2020. Rates may change after account is opened. Fees can reduce the earnings on the accounts. Balances up to \$10,000 receive APY of 3.01%, and balances over \$10,000 earn 0.25% dividend rate on the portion of the balance over \$10,000, resulting in 3.01% - 0.50% APY depending on the balance. If qualifications are not met on Kasasa Cash all balances earn 0.05% APY.

KEY POINTS

- ★ Checking Choices Depending on Your Needs
- ★ S.A.F.E. Checking Protects You from Overdrafting Your Account
- ★ Kasasa Rewards Checking Earns a Really High Interest Rate

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 19, 2020. 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*	\$5,500
--------------------------	---------

*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



Get a Great Low Rate On Your Next Vehicle!

Finance or refinance your next car with Destinations Credit Union and get rates that are certified to be lower than others in the Baltimore market – up to 28% lower¹!

It's easy to apply — apply online at www.destinationscu.org or stop by for a paper application. You'll need to provide proof of income and other information related to the vehicle you're purchasing or refinancing.

¹Based upon a \$25,000 auto loan over 60 months, Destinations CU rates outperform the Baltimore Metro average earning a Datatrac Great Rate Award.



Certified to Save you money™



QUICK & EASY PREQUALIFICATION

Mortgage Loans From People You Trust

If you are looking at financing (or refinancing) your home, come to Destinations Credit Union First!

- Competitively low rates for home purchase, refinance, or construction
- Available for primary residence, second homes, or vacation homes
- Accommodating repayment terms, customized to your unique situation
- A wide range of financing programs available
- Set up payroll deduction for easy repayment
- Quick and easy online prequalification available

To get prequalified, call our off-site mortgage department at 703-667-4566 (toll-free 844-429-8714) or visit our First Mortgage Center.

Do You Need HOPE?



Destinations Credit Union is proud to offer a HOPE

Inside location at our main office in Parkville. The HOPE Inside model created by the 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 to make better decisions with the money they have.

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.

If you or anyone you know can benefit from this free service, please contact Yolanda Hobbs at 410-663-2500, ext. 119 (office), 301-664-4384 (mobile) or e-mail her at Yolanda.Hobbs@operationhope.org.



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 17, 2020 and must be returned no later than midnight on March 12, 2020. Paper ballots must be returned to a Post Office Box which will be checked by our Tellers of Election.

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 20 -

Martin Luther King, Jr. Day

February 17 - Presidents Day

May 25 - Memorial Day

July 4 - Independence Day

September 7 - Labor Day

October 12 - Columbus Day

November 11 - Veteran's Day

November 26 - Thanksgiving

December 24 - Christmas Eve
Closing at Noon

December 25 - Christmas

January 1, 2021 - New Year's Day



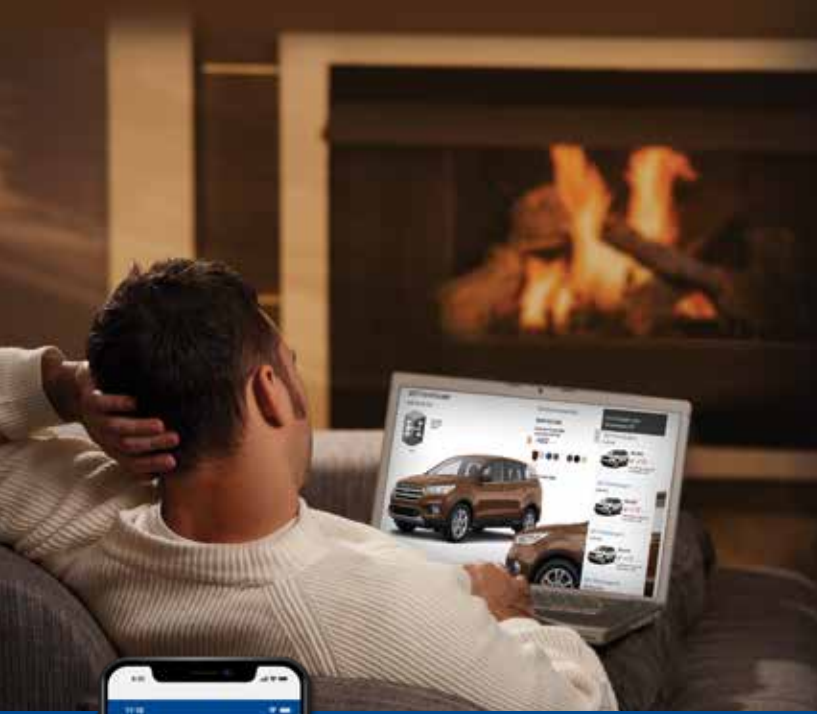
This is How Our Members Go Car Shopping

Stay out of the cold this winter and find your next car online.

With over 4 million vehicles at your fingertips, why go anywhere else?

- Shop for your next vehicle with confidence
- Research millions of vehicles in our massive inventory
- Save time and money with credit union pre-approval
- Refinance your existing auto loan
- Free CarFax®, vehicle comparisons, and more!

Visit our website at destinationscu.org and click on "Car Shopping Made Simple."



New Mobile App with Card Controls!

Have you downloaded the new mobile app yet? If not, go to the Play Store or App Store and download it today. In addition to all the things you could do before - check balances and transactions, transfer money and remotely deposit checks - now you can control your credit and debit card transaction notifications.

You can set up to receive alerts for all transactions or refine your notifications (such as transactions over a certain amount). In addition, you may temporarily lock your card if it is lost or stolen. Temporarily locking the card is useful if you think you may locate the card, but want to protect yourself in the event it really is lost or stolen. To access these features, click on the "More" icon at the bottom of the screen, then click on "Manage My Cards."



Moving forward, banking smarter.
8767 Satyr Hill Road
Baltimore, MD 21234



Visit www.destinationscu.org