



**CECIL COUNTY**  
CREDIT UNION

# Money Line

**Members Are Our First Priority • Spring 2025**

## Drive Into Savings With Low Auto Loan Rates!



Ready for a new or new-to-you vehicle? Cecil County Credit Union is here to help you hit the road with confidence! With **Auto Loan** rates as low as **4.39% APR\***, we make financing easy and affordable – so you can upgrade your ride, lower your monthly payments, and keep more money in your pocket for life’s other adventures. Enjoy a quick approval process, flexible terms, and friendly local service designed to get you behind the wheel faster.

*Auto Loan rates as low as*

**4.39% APR\***

Get pre-approved today! Call us at **(410) 398-6921**, visit our branch, or apply **online**.

\*Limited time offer and subject to membership eligibility. Loan is subject to credit approval. APR is Annual Percentage Rate and can vary based on creditworthiness and terms of the loan. Rate is subject to change. See Credit Union for details.

## SUN, FUN & SAVINGS VACATION LOANS AT LOW RATES!

Ready to trade the daily grind for sandy beaches or scenic mountain views? With a **Vacation Loan** from Cecil County Credit Union, you can make your getaway stress-free and affordable!

- Rates as low as **7.99% APR\***
- Borrow up to **\$3,000**
- Flexible terms up to **24 months**

Apply **online**, call **(410) 398-6921**, or stop by the branch to get started. Your next vacation is within reach!

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VACATION LOAN  
RATES AS LOW AS  
**7.99% APR\***

## Press Pause on Payments with Skip-a-Pay!

Need a little extra breathing room in your budget? Our **Skip-a-Pay** program lets you take a break from your monthly loan payment, so you can enjoy summer without the stress! Whether it’s a weekend getaway, a fun night out, or just some extra cash in your pocket, we’ve got you covered.

You can choose to **skip your July or August 2025 loan payment** with ease – just make sure your loans are current and your account is in good standing. A \$25 processing fee per loan applies, and only two bi-weekly payments may be skipped per month.

**Don’t miss out on this chance to free up some extra cash!**

Complete the form on our **website**, print out the form, and return it to the Credit Union, or call us at **(410) 398-6921** to get started today!



By Charles R. Wolpoff, CFP®, JD, LL.M, AIF®, ChFEBC™

## Stay Alert For Scams

There are some certainties in life beyond death and taxes. For example, you can always be sure that there are people who want to take your or your family's money in illegal ways. Here are just a few prevalent scams and some suggestions on how to protect yourself:

**Check Fraud.** This is a type of fraud where criminals steal checks from the mail and then tamper with the checks to steal from personal bank accounts. The Financial Crimes Enforcement Network estimates that during a six-month period in 2023, it received more than 15,000 reports related to mail theft-related check fraud totaling more than \$688 million in transactions. To help prevent yourself from becoming a victim of check washing and other types of check fraud, consider taking the following steps:

- Do not mail checks in a standard outdoor collection box. Instead, mail them inside the post office.
- Frequently monitor your bank statements and online account for suspicious activity.
- Use electronic payment methods to reduce the use of checks.
- Retrieve your mail promptly and don't leave it in your mailbox overnight.

**Ghosting.** Here, an identity thief uses personal information obtained from an obituary to assume the identity of a deceased individual. That information is then used to access or open financial accounts, take out loans, and file fraudulent tax returns to collect refunds. Typically, a ghosting scam will occur shortly after someone's death—before it has been reported to banks, credit report agencies, or government organizations such as The Social Security Administration (SSA) or Internal Revenue Service (IRS). To help prevent such scams, add the following to your postmortem checklist as part of your estate planning process or following a family member's death:

- Report a death as soon as possible to the SSA, IRS, and applicable banks and other financial institutions.
- Contact the Department of Motor Vehicles to cancel the deceased's driver's license.
- Ask the major credit reporting bureaus (Equifax, Experian, and TransUnion) to put a "deceased alert" on the deceased's credit reports and monitor them for unusual activity.
- Avoid putting too much personal information in an obituary, such as birth date, place of birth, or mother's maiden name.

**Investment Scams.** According to the Federal Trade Commission, in 2023 victims reported losing \$4.6 billion to investment scams, more than any other type of fraud. A red flag that an investment proposal is a scam is pressure. Are they trying to force you to make a quick decision? The scam artist might claim that there is limited space, or this great deal will soon expire. After all, the last thing the scammer wants is for you to research either them or the offer they're pushing. To protect yourself from investment scams, the FTC recommends the following:

- Do your homework. Research the company and any specific investment online. Visit investor.gov, a Security and Exchange Commission website, for more advice on investing and avoiding fraud.
- Independently verify the investment claims.
- Understand the risks involved in any investment. As the FTC says, "There are no guaranteed returns—and no investments without risks."

Unfortunately, the reporting of scams discussed here is just the tip of the iceberg. Wrongdoers are always seeking new and innovative ways to separate trusting individuals from their money, preying particularly on those they perceive as vulnerable, such as seniors. If you would like to find out more about protecting your assets and how we can help, please contact The Kelly Group.

**The Kelly Group**  
48 E. Gordon St., Bel Air, MD 21014  
Ph. 410-893-0560 • Fax: 410-838-3287 • [www.kellyria.com](http://www.kellyria.com)

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Visa®  
Credit Card  
rates as low as

**8.99%**  
APR\*

## Low Rates, Big Rewards

### The Credit Card That Works for You!

Your **Cecil County Credit Union Visa®** is more than just a credit card—it's a smarter way to spend and with rates as low **8.99% APR\***, you'll enjoy more value with every swipe.

#### Why This Card Makes Sense:

- **25-day grace period** – More time to pay without interest.
- **ScoreCard Rewards** – Earn points on every purchase!
- **No annual fee** – Keep your hard-earned money where it belongs.
- **No transaction fees on purchases** – Shop without extra costs.
- **Balance Transfers – \$5 per transfer for purchases**

#### Earn Rewards While You Spend!

Put your ScoreCard Rewards to good use by redeeming points for merchandise, travel perks, and even statement credits!

Apply for your **Cecil County Credit Union Visa®** today – call **(410) 398-6921**, visit us **online**, or stop by the branch to get started.

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## CCSEFCU's Annual \$1,000 Scholarship Program

All students in the Cecil County Public School System, Tome School, Tri-State Academy, West Nottingham Academy, and Providence Academy are eligible for membership and encouraged to apply. If you are not a member, joining is easy!

Guidelines to enter for upcoming college students:

- **Be or become a member of CCCU**
- **Be a high school senior**
- **Have a GPA of 2.5 or above**

Submit a two-page, double-spaced essay on the topic:

**"Compare and contrast banks vs. credit unions and why most consumers choose credit unions as their primary financial institution."**

All essays must be forwarded to the credit union by **April 4, 2025**, for a decision to be made by **May 9, 2025**.

For more information, contact the office at **(410) 398-6921** or email us at [info@ccsefcu.org](mailto:info@ccsefcu.org).



**Cecil County Credit Union –**  
Established 1953

203 Booth Street • Elkton, MD 21921  
(410) 398-6921 • Fax: (410) 398-0032

**Business Hours:**  
Monday - Friday: 8:00 a.m. - 4:30 p.m.

**Online**  
[www.ccsefcu.org](http://www.ccsefcu.org)



Federally  
Insured by  
NCUA

### Office Closings

Please note that the Credit Union will be closed in observance of the following holidays:

**Spring Break**  
April 18 &  
April 21, 2025

**Memorial Day**  
May 26, 2025

**Juneteenth**  
June 19, 2025

**Independence Day**  
July 4, 2025

**Labor Day**  
September 1, 2025

**Columbus Day & Indigenous Peoples' Day**  
October 13, 2025

The Credit Union is looking for volunteers to serve on our Supervisory Committee. For more information, email [info@ccsefcu.org](mailto:info@ccsefcu.org).