

Thanks a Billion



Local people helping local people

- build wealth
- retire debt-free
- find financial balance
- achieve homeownership
- fund college

APGFCU Heritage Timeline

1938

Members: 200

Assets: \$1,718

1958

Members: 345

Assets: \$17,589

1978

Members: 26,000

Assets: \$75.7 million

1988

Members: 42,547

Assets: \$175.5 million

1998

Members: 67,927

Assets: \$346.4 million

2008

Members: 82,461

Assets: \$665.5 million

2012

Members: 98,313

Assets: \$935.6 million

2013

Members: 104,325

Assets: \$978.3 million

2014

Members: 109,778

Assets: \$1.0 billion

Aberdeen Proving Ground Federal Credit Union *2014 Annual Report*

Our Mission

Our Mission is to empower our member-owners to use and control their own money to improve their economic and social conditions. We encourage thrift among our member-owners and create a source of credit at a fair rate of interest by operating our not-for-profit credit union as a democratic, membership-driven cooperative.

Our Values

Our reputation for quality service is based on our commitment to you, our member-owners. Your unique needs play a key role in every decision we make. The credit union spirit lives in our values and these values guide us in everything we do.



Our Members Come First

We embrace change and evolve minute by minute because it benefits our members.

We improve the quality of our members' lives.

We provide quality service that exceeds our members' expectations.

We employ, train and develop credit unionists from the best and brightest the market can supply.

We are a credit union movement leader.

Aberdeen Proving Ground Federal Credit Union

Local People Helping Local People

During 2014, our credit union celebrated a significant financial milestone, reaching \$1 billion in assets.

Our growth was the result of successfully serving our community—local people helping local people. We are pleased that we have been able to provide the credit union solution for the financial needs of Harford County and Cecil County residents.

This concept of local people helping local people is not new. The cooperative model that guided the American credit union movement began in Rochdale, England, in 1844, when the Rochdale Society of Equitable Pioneers organized as a food cooperative. They were skilled workers whose livelihoods were impacted by the industrial revolution and who needed food for their families. By banding together, they were able to address those needs.

What distinguished the Rochdale cooperative was a set of principles that allowed them to self-govern. The Rochdale Principles for Cooperatives endure to this day. Years later, the credit union movement adopted and adapted these principles to create the Seven Cooperative Principles for Credit Unions®, which provide the framework for this year's report.

Seven Cooperative Principles for Credit Unions®

Voluntary Membership

Credit unions are voluntary, cooperative organizations.

SERVING MEMBERS. In 2014, families in Harford and Cecil counties continued to value the credit union difference, delivered the APGFCU way. Just as our founders did in 1938, people turned to the credit union for affordable financial services. Member growth for the year was 5.2 percent, resulting in a member base of 109,778 by year end. Existing members contributed greatly to this growth by referring friends and family,

including more than 800 who joined through our Refer-a-Friend promotion.

Earning recognition from our community is a great honor. We are extremely grateful to have been named the local choice in financial services: Both the *2014 Best of Harford Readers' Poll* and *The Cecil Whig Favorites* named APGFCU as the top choice in financial services for the second year in a row.

MEMBER EXPECTATIONS. We understand that member satisfaction depends on quality service and meaningful products that help members build wealth. In 2014, we found that even as members continued to rely on branch visits, many also moved to digital technology. In fact, the rapid adoption of mobile banking resulted in a remarkable 97 percent increase in mobile transactions over 2013, growing from 10,394 to 20,515 in one year. A critical addition was the May launch of mobile deposit, which resulted in 18,673 mobile deposits totaling \$4.9 million.

Two more technological advances improved turnaround time for members. First was DocuSign for digital document signing, and second was an improved online account application. Both the dollar volume of online loan applications and the number of online account openings increased 13% over 2013.

Following the January Online Banking conversion, 70 percent of Online Banking users successfully logged into the new system within the first two weeks. By year end, 48,557 members had used Online Banking, an increase of 14 percent over 2013, and they paid 537,075 bills through online Bill Pay, an increase of 3 percent over the year before. And thanks to members' willingness to adopt eStatements, the credit union saved more than \$160,000 in printing and mailing costs.

Seven Cooperative Principles for Credit Unions®

Voluntary Membership

Democratic Member Control

Members' Economic Participation

Autonomy and Independence

Education, Training and Information

Cooperation Among Cooperatives

Concern for the Community

Benefits of Belonging

Free Online Banking

Free Mobile Banking

Free Mobile Deposit

Free Online Bill Pay

Free Telephone Banking

Free eStatements

Free Account Alerts

Free Budgetary Advice and Services

Free Checking

Visa® Credit Cards

- No annual fee
- No balance transfer fee
- No balance minimums

Aberdeen Proving Ground Federal Credit Union

Local People Helping Local People

Democratic Member Control

Cooperatives are democratic organizations... one member, one vote.

The original democratic spirit of the credit union movement inspired Aberdeen Proving Ground employees to found this credit union. That spirit continues today, driving our mission to empower members to build their wealth. Each member has one vote and elects the Board of Directors. As a federal credit union, our directors, associate directors and committee members are volunteers.

Members' Economic Participation

Members are the owners. They contribute to the capital of the cooperative and benefit in proportion to the transactions with the cooperative, rather than the capital invested.

Our mission is to encourage members to participate in the cooperative by offering credit at competitive interest rates and deposit accounts with a fair rate of return. Credit unions typically offer better rates and service, and lower or fewer fees, than for-profit financial institutions. In turn, members recognize benefits in proportion to the extent of their general use.

THANKS A BILLION SHARE CERTIFICATE. In recent years, market conditions have resulted in borrowers benefitting from historically low interest rates, but savers have not had safe, comparable opportunities. When the credit union reached the \$1 billion milestone in 2014, our leadership thanked our members with the Thanks a Billion Savings Certificate. The certificate offered a very attractive, above-market interest rate. Members opened more than 2,300 certificates.

SAVING MEMBERS' MONEY. Maryland escheatment laws require the credit union to forward unclaimed funds to the state. We go beyond the state notification requirements to make sure our members retain their funds. In 2014, we saved \$909,591 of members' money from being forfeited to the state.

Additional APGFCU member benefits in 2014 included the following:

Dividends on Shares	\$4,444,188
Classic and Gold Cash-Back Rebate	\$430,687
Member Rewards	\$328,730
Community Involvement Donations	\$97,300
Youth and Member Incentives	\$34,728
AARP Membership Fees	\$24,336
Loan Promotion Incentives	\$21,640
TOTAL	\$5,381,609

Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members.

Our credit union is member owned and committed to a long-term view of service to our community. We adhere to conservative business practices to maintain APGFCU's fiscal integrity. As membership grew to more than 109,000 members in 2014, our capital ratio was increased from 9.07 percent in 2013 to 9.34 percent, maintaining the standards of the National Credit Union Administration (NCUA) for a well-capitalized credit union. Additionally, APGFCU held its local position as number one in combined deposit market share in Harford and Cecil counties.

Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of the cooperative.

EDUCATION INITIATIVES. In 2014, we continued to emphasize education and financial independence as a primary mission of APG Federal Credit Union. We believe that learning personal financial management skills empowers children and adults to improve their economic and social conditions. The majority of our community outreach efforts in Harford and Cecil counties were dedicated to youth financial literacy programs. One program that we sponsor, FoolProof®, provides online

educational resources for educators to use in their classrooms. They value the ability to quantify each student's progress through the program. We also partner with Cecil College and Harford Community College to teach college-age students about establishing good credit. For our adult members, we partner with GreenPath® Financial Wellness for credit counseling.

Cooperation Among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, state, regional, national and international structures.

Our management team, volunteers and members of the board of directors participate in credit union councils and professional roundtables locally and at the state and national levels. Through the spirit of cooperation, the credit union movement continues to spread the promise of people helping people.

The Credit Union National Association and the National Association of Federal Credit Unions provide administrative and legislative support to the credit union movement at home and abroad. Here in Maryland, the Maryland/District of Columbia Credit Union Association works at the state and regional level. All three organizations provide support for credit unions on topics that include education for volunteers and staff, legislation, regulations and compliance.

Concern for the Community

While focusing on member needs, cooperatives work for the sustainable development of communities, including people of modest means, through policies developed and accepted by the members.

REBUILDING CREDIT. We have been building strong families for a stronger community since 1938. Our credit union offers a unique solution for members who need to re-establish credit. The Credit Builder program encourages timely repayment by rewarding borrowers after one year of paying as agreed.

Aberdeen Proving Ground Federal Credit Union

Local People Helping Local People

SERVING ABERDEEN PROVING GROUND. Our charter originated with APG in 1938 and we continue to honor the connection with our original sponsor. Throughout the year, we maintained strong relationships with the commanding officers, civilian liaison and our members at Aberdeen Proving Ground.

Our credit unionists participated in 29 events that included newcomer orientations, open enrollments, financial management seminars, C4ISR visits and diversity-awareness events. Moreover, work continues with the Parents Child Care Association (PCCA) and the APG Community Voice Committee.

Once again, APGFCU was granted matching funds from the Armed Forces Financial Network (AFFN) Program. We used the funds to educate military families through the Military Saves Program and Military Appreciation Month (May), and we continued our Honor a Member – Spotlight a Soldier program.

PEOPLE HELPING PEOPLE. We have been local people helping local people since 1938. Guided by that heritage of service, we are pleased to have worked with our community partners in support of the following initiatives in 2014:

Aberdeen Senior Center
American Red Cross, Cecil County and Harford County
APG Children's Center Picnic
APG Newcomer Orientations
APG Oktoberfest
APG Police D.A.R.E. Graduation
APG Retiree Appreciation Day
APG Women's Conference
APGFCU Community Invitational at Ripken Stadium
The ARC
ATEC Organizational Day Picnic

Athena Foundation Award, Cecil County and Harford County
Association of the United States Army
Bel Air Downtown Alliance
Bel Air Kite Festival
Boys & Girls Clubs of Cecil County
Boys & Girls Clubs of Harford County
Business & Educators Partnership Advisory Council
Cecil College Cash, Chat & Change Conference
Cecil College Foundation
Cecil County Arts Council, Inc.
Cecil County Chamber of Commerce
Cecil County Classroom Teachers Association
Cecil County Farm Fair
Cecil County Government Department of Parks and Recreation
Cecil County Public Library Summer Reading Program
Cecil County Public Schools New Teacher Orientation
Early Years Expo, Harford County Government
ECBC Organizational Day Picnic
Elkton Alliance
Elkton Fall Fest
Fuel Funds, Cecil County and Harford County
Future Business Leaders of America
Greater Excellence in Education Foundation
Habitat for Humanity Susquehanna
Harford Community College Networking and Etiquette for Students
Harford County Association of REALTORS® Expo
Harford County Center for the Arts
Harford County Chamber of Commerce
Harford County Farm Fair
Harford County Public Library

Harford County Public Schools Futures 11 Event
Harford United Charities
LASOS, Harford County
Maryland State BBQ Bash in Bel Air
Maryland State Personal Financial Education Summit for Teachers
NAACP Freedom Banquet
Salvation Army, Cecil County and Harford County
SARC, Harford County
Union Hospital Foundation
Upper Bay Counseling

THANKING OUR COMMUNITY PARTNERS. We are fortunate to have worked with many community partners in 2014. We thank the National Youth Involvement Board for recognizing our youth financial literacy efforts for the second year in a row. We also thank the 35 businesses in Harford and Cecil Counties that participated in the 2014 Buy Local Member Discount Program. We continued as the official credit union for the Aberdeen IronBirds® of Ripken Baseball; funds for naming the APG Federal Credit Union Arena at Harford Community College continued to support programming and scholarships; and new in 2014, was our partnership with the Harford County Public Library in support of Schooner Cove, the children's section that will be in the new Havre de Grace Branch.

We are a member-owned financial cooperative and we believe that, in partnership with our neighbors, we are building stronger communities in Harford and Cecil counties.

Reprinted with permission. Seven Cooperative Principles for Credit Unions, Copyright ©2009 – Credit Union National Association, Inc. These principles are based on those established for founding a food cooperative in 1844 by the Rochdale Society of Equitable Pioneers, Rochdale, England. We are grateful to CUNA for allowing us to print them here.



“But the true meaning of our credit union is the story of people helping people, told many times.”



Message from the Chairman

John A. Blomquist

The year 2014 was my second as your chairman and I thank you again for the trust you place in me. It is an honor to serve you and a pleasure to deliver the strong results outlined in this report. Over the years, the people of Aberdeen Proving Ground Federal Credit Union have built an inspiring story of financial strength and community commitment. But the true meaning of our credit union is the story of people helping people, told many times.

With the economy now moving in a positive direction, there is one clear outcome that credit unions share: People of all ages recognize the value of credit union membership. Thank you for continuing to invite family and friends to join our credit union. Our goal has always been to be the best financial services organization in our community of Harford and Cecil counties. With that in mind, we continue to expand services and enhance technology, and most important, employ professionals to work with you to reach your goals.

The cooperative business model sets credit unions apart from other financial institutions. Each member owns an equal share and has an equal vote. You elect the Board of Directors and the Board, in turn, represents your interests. The annual election for members of the Board provides an opportunity for each member to participate in our cooperative.

Another point of distinction is our credit union mission: “APGFCU empowers our member-owners to use and control their own money to improve their economic and social conditions. We encourage thrift... and create a source of credit at a fair rate of interest.” In 1938, it was the need for affordable credit that inspired employees at Aberdeen Proving Ground to come together and found our credit union. By year end, their new credit union held \$1,718 in assets.

We remembered those humble beginnings in 2014 when our credit union reached the milestone of \$1 billion in assets. The year before, we had celebrated three major milestones: our 100,000th membership, our 75th

anniversary, and our 10th year as a community credit union. Each of the four is monumental on its own. But taken together, they represent more than 100,000 personal stories.

As a community credit union, we find ways to return more to our members and to our community. We believe that education is the path to financial empowerment. The credit union works closely with educators in Cecil County and Harford County to bring financial education to adults and children alike. In 2014, the credit union worked with the Harford County Public Library. The result is the sponsorship of Schooner Cove in the new Havre de Grace Library. The space will provide a dynamic learning experience for children.

Yet another tenet of our credit union is volunteerism. Our founders were volunteers as are our Board of Directors and members of the Supervisory, Credit Appeals and other committees. I am very grateful to them for the wisdom and dedication they bring in service to our members.

The credit union hired its first full-time employee in 1960. Today, 294 dedicated employees serve our membership. Each year the credit union recognizes employees and thanks them for their years of service. On behalf of the Board of Directors, I am pleased to recognize one employee who, in 2014, celebrated 35 years of service to APGFCU. He is President and CEO Don W. Lewis. The strength of Don Lewis’ vision and the integrity of his leadership have delivered on the credit union promise, people helping people. We are exceedingly grateful to Don Lewis, his leadership team, employees and volunteers for continuing the legacy through years of remarkable accomplishments.



Blomquist
John A. Blomquist
 Chairman, Board of Directors

Message from the CEO

Don W. Lewis

The year 2014 marked a significant milestone in the history of APGFCU. Our credit union reached \$1 billion in assets! Why does this matter? Higher assets help us provide affordable financial services our members want. We can offer a balance of good rates, products, and services as well as contribute to our community. Assets contribute to increased net worth that can weather the ups and downs of the economy. The assets also reflect the confidence our members have in the credit union as a safe haven for their savings.

“Thanks a Billion!” You have seen this phrase used throughout 2014 for savings promotions and special campaigns. Those words celebrate more than the actual asset size our credit union has achieved. They also express our gratitude to all those who have been part of APGFCU’s development. This success did not happen overnight. It has taken 76 years of dedication and commitment to cooperative principles to reach this point. The spirit of volunteerism runs throughout our history. In 1938 APGFCU was founded by a small group of Aberdeen Proving Ground civilians who believed in mutual self-help. Their joint need for affordable loans and a safe place for savings brought them together. Volunteers operated the credit union until 1960 when the first employee was hired. Even as our professional staff has grown, dedicated volunteers have continued to give their experience, talent, and time to ensure that their fellow members’ interests are well represented. Our volunteers represent the strong foundation upon which this organization is built.

As APGFCU has expanded within Harford and Cecil counties, our mission remains constant. We are local people helping local people. Building the wealth and financial security of our members drives everything we do here. The year 2014 brought strong financial results, as well as record member growth. Our members continued to receive great loan rates on such products as autos, credit cards, mortgages, and home equity. They also were able to take advantage of our “Got Debt?” campaign, reducing the time it would take to pay off their loans. The Credit Builder program allowed



members with less than prime credit scores to obtain loans at fair rates while improving their records. Savers also benefited from APGFCU’s product offerings. Two special savings certificates were offered at 5% and 3%, paying rates that were significantly above market. A special step-up certificate with a premium rate was offered for a limited time. Youth match savings promotions attracted parents and relatives who wanted to establish a sound base for their children’s financial future. Education continued to play an important role in our drive to improve members’ financial health. We increased our already wide range of financial literacy education, coaching, and counseling offered through schools, social services, and other local organizations. Financial knowledge and security are assets to be passed on from one generation to the next.

Concern for our community is another important cooperative principle we follow. We are all connected. Our members’ financial well-being has roots in a strong community. As a home grown financial institution now serving over 100,000 of your neighbors, we support such local groups as Habitat for Humanity Susquehanna and the Boys & Girls Clubs of Harford County and of Cecil County. In addition, we sponsor many local events and organizations throughout Harford and Cecil counties that are working to improve the quality of residents’ lives.

Thank you for your membership in APGFCU. The Board of Directors, Volunteers, Executive Management, and professional staff respect and appreciate the trust you place in our leadership. With your support, APGFCU will continue to build upon its strong heritage and to provide a legacy of wealth-building for the future generations of Harford and Cecil counties.

A handwritten signature in black ink, appearing to read 'Don W. Lewis'.

Don W. Lewis
President/CEO



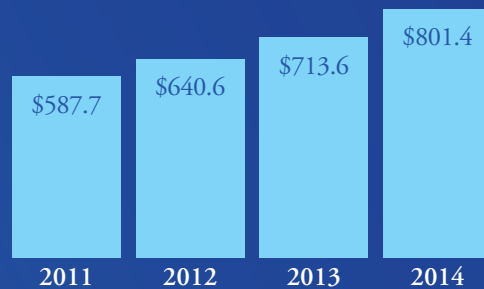
“Building the wealth and financial security of our members drives everything we do here.”



Assets (\$ in millions)



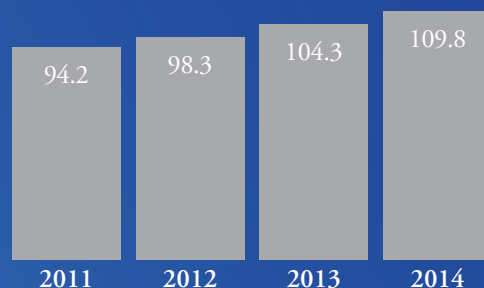
Net Loans (\$ in millions)



Shares (\$ in millions)



Members (in thousands)



Supervisory Committee Report

Our credit union's Supervisory Committee is responsible for ensuring the effectiveness of internal checks and balances, such as the system of internal controls, adherence to established policies and procedures, and the overall safety and soundness of our credit union. By The Federal Credit Union Act, the Supervisory Committee is responsible for the annual external audit and the review and verification of member accounts.

The Supervisory Committee assures that the credit union is healthy in all areas for which it has responsibility. An annual audit and all the work associated with it were conducted by our accounting firm, Orth, Chakler, Murnane & Company, CPAs.

Based on their report, the Supervisory Committee of APGFCU deems our credit union healthy and financially sound. The financial report as printed in this annual report is extracted from the audited financial statements.

The financial statements in the report reflect the financial condition of the credit union.

Statements of Financial Condition

	As of December 31,	
	2014	2013
ASSETS		
Cash	\$ 7,156,735	\$ 7,376,856
Investments:		
Overnight investments	28,347,965	19,319,762
Available-for-sale	131,578,787	193,173,542
Held-to-maturity	36,413	48,009
Other	3,954,737	3,756,051
Loans held for sale	587,200	545,000
Loans to members, net	801,351,325	713,631,002
Accrued interest receivable	2,042,507	2,050,477
Property and equipment, net	23,998,836	23,463,160
Other assets	11,788,090	6,242,516
NCUSIF deposit	9,040,477	8,730,252
Total assets	\$1,019,883,072	\$ 978,336,627

	As of December 31,	
	2014	2013
LIABILITIES AND MEMBERS' EQUITY		
<i>Liabilities:</i>		
Members' shares and savings accounts	\$ 917,364,574	\$ 880,765,511
Accrued expenses and other liabilities	24,806,173	15,006,592
Total liabilities	942,170,747	895,772,103
<i>Members' Equity:</i>		
Regular reserve	5,856,920	5,856,920
Appropriated undivided earnings	89,361,268	82,887,548
Undivided earnings	100	100
Accumulated other comprehensive loss	(17,505,963)	(6,180,044)
Total members' equity	77,712,325	82,564,524
Total liabilities and members' equity	\$1,019,883,072	\$ 978,336,627

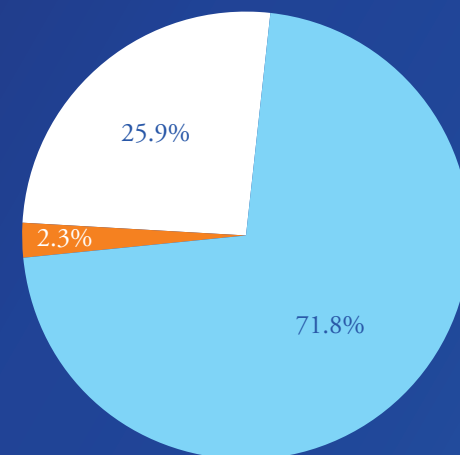
To receive a copy of the audited financial reports, please call 410-272-4000 and ask for the Marketing Department.

Statements of Income and Comprehensive Income

	For the years ended December 31,	
	2014	2013
INTEREST INCOME		
Loans to members	\$ 39,745,331	\$ 36,023,189
Investments and cash equivalents	1,281,783	1,472,410
Total interest income	41,027,114	37,495,599
INTEREST EXPENSE		
Dividends on members' shares	4,444,188	4,779,880
	36,582,926	32,715,719
PROVISION FOR LOAN LOSSES	5,724,664	5,678,127
Net interest income after provision for loan losses	30,858,262	27,037,592
NON-INTEREST INCOME		
Other non-interest income	8,355,812	8,321,850
Fees and charges	5,239,073	5,470,699
Net gain on sales of loans	703,036	1,769,054
Total non-interest income	14,297,921	15,561,603
	45,156,183	42,599,195
NON-INTEREST EXPENSE		
Compensation and benefits:		
Executive/senior management	4,818,923	5,293,010
Other employees	16,526,676	16,193,989
Office operating costs	4,420,242	4,635,118
Loan servicing expenses	3,848,398	3,492,324
Professional services	3,895,859	2,874,186
Occupancy expense	2,462,443	2,451,759
Promotional expenses	1,831,474	1,992,695
Other expenses	878,448	877,510
Corporate credit union stabilization fund assessments	—	698,420
Total non-interest expense	38,682,463	38,509,011
NET INCOME	\$ 6,473,720	\$ 4,090,184
OTHER COMPREHENSIVE INCOME		
Unrealized losses on investments classified as available-for-sale	\$ (369,215)	\$ (630,115)
Net (loss)/gain in defined benefit obligations	(10,956,704)	6,776,140
Other comprehensive (loss)/income	(11,325,919)	6,146,025
Comprehensive (loss)/income	\$ (4,852,199)	\$ 10,236,209

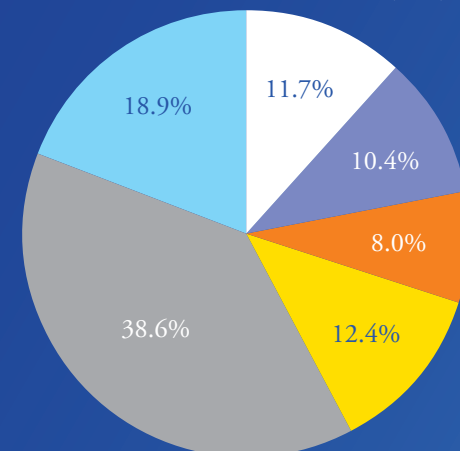
Sources of Income

Interest on Loans	\$39,745,331
Interest on Investments	1,281,783
Other	14,297,921
Total	\$55,325,035



Distribution of Income

Dividends	\$ 4,444,188
Reserves	6,473,720
Provision for Loan Losses	5,724,664
Office and Occupancy	6,882,685
Salaries and Benefits	21,345,599
Other Expenses	10,454,179
Total	\$55,325,035



Supervisory Committee

Marjorie E. Warfield
Chair

Alexander P. Williams
Secretary

Michelle L. McLarin-Weaver
Member

Gregory S. Navaline
Member

John J. Salser
Member

Emanuel C. Hatton
Alternate

Other Volunteers

Christine T. Chambliss

Doris B. Drennen

Clinton Edmonds, Jr.

Clarence A. Fry

Delores Gilliam

Sara Jane Gove

Joseph M. Kosiorek

Dee Layman

Michael J. Layman, MAJ (Ret.)

Tobias J. Musser

Nancy F. Regan

Cheryl D. Rice

Sarah E. Standiford

Volunteers and Management

Building Strong Leadership

Board of Directors



John A. Blomquist
Chairman

Barry D. Decker, CSM (Ret.)
Vice Chairman

Antha W. Edwards
Secretary

Joseph A. Traino III, LTC (Ret.)
Treasurer

Sandra J. Sasser
Assistant Treasurer

Charles N. Alston, Sr.

Donald J. Burnett, COL (Ret.)

Michael L. Dixon, LTC (Ret.)

Paul D. Eikenberg

David H. Gilbert

Windsor L. Jones

Associate Director

Wayne G. Taylor

Executive Management



Don W. Lewis
President/CEO

John Hricik, Jr.
Senior Vice President – Mortgage Lending and Risk Management

Susan M. Kemen
Senior Vice President – Member Services and Consumer Lending

Genene E. LaCour
Senior Vice President – Administration

Carol L. McBrien
Senior Vice President – Finance/CFO

Keith C. O'Neil, Jr.
Senior Vice President – Operations

Sharon H. Sykes
Senior Vice President – Marketing

Janet L. Self
Executive Assistant to the CEO

Vice Presidents

Elizabeth Bayer
Vice President – Internal Audit

Mark L. Cowley
Vice President – Security/Fraud

Sharon E. Hudler
Vice President – Operations

Larry E. Keckler
Vice President – Controller

Melinda A. Maluga
Vice President – Human Resources

Robyn M. Mannone
Vice President – Retail Lending

Paul A. Slaby
Vice President – Finance

Nina D. Spencer
Vice President – Branch Operations

Gayle W. Stark
Vice President – Marketing

Daniel P. Wetzel
Vice President – Mortgage Lending



Mailing Address

P.O. Box 1176, Aberdeen, MD 21001-6176

ATMs

ATMs are located at each branch and at additional locations in Harford and Cecil counties. Visit our website for a map with locations.

24-Hour Convenience

Online Banking: www.APGFCU.com
Mobile Banking: m.APGFCU.com
Phone Banking: 410-272-4000, press 2
1-800-225-2555, press 2

Member Service Center

Monday–Friday: 8:00 a.m. to 8:00 p.m.
Saturday: 9:00 a.m. to 1:00 p.m.
Call: 410-272-4000, press 4
Toll-Free: 1-800-225-2555, press 4
TTY: 1-800-811-4888

Home Loan Center

321 S. Main Street, Bel Air, MD 21014
Toll-Free: 1-888-LOAN-391
(1-888-562-6291)

Apply 24/7 at www.APGFCUMortgages.com

My Loan Centers and ATMs

1005 Elk Mills Road, Elkton, MD 21921
223-D E. Main Street, Rising Sun, MD 21911



www.APGFCU.com

Our Family of Branches to Serve You

Serving everyone who lives, works, worships, volunteers or attends school in Harford or Cecil counties in Maryland



Aberdeen
Beards Hill Road & Route 22



Aberdeen Proving Ground
Chesapeake Avenue & Oakington Street



Amyclae in Bel Air
1200-A Agora Drive



Bel Air
321 S. Main Street



Edgewood
1321 Pulaski Highway



Elkton
1204 E. Pulaski Highway



Fallston
210 Mountain Road



Forest Hill
2010 Rock Spring Road



Havre de Grace
1045 W. Pulaski Highway



Laurel Bush in Bel Air
2113 Laurel Bush Road



North East
2011 W. Pulaski Highway

BEST OF
HARFORD
READERS' POLL 2014

VOTED
FAVORITE
CECIL WHIG
READERS
2014

