

Member News

Fall 2017

2018 APGFCU Calendar

Featuring:

Walter Dorsett



APGFCU is proud to feature the stunning photography of our member and up-and-coming wildlife and landscape photographer, Walter Dorsett, 21. A long-time resident of North East, Maryland, Walter started photographing at age 8, using a film camera gifted to him by his grandparents. He has worked to create unique and emotional photographs ever since.



Pick up your free copy in branches today! We will be hosting calendar signings in October. Stay tuned for more information on the locations and times.

Holiday Closings

Monday, October 9 for Columbus Day
Saturday, November 11 for Veterans Day
Thursday, November 23 for Thanksgiving Day
Monday, December 25 for Christmas Day

For remote access, try Online Banking, Mobile Banking, Abby Telephone Teller and ATMs.

FIND US ON



A New Look for APGFCU

On September 25, 2017, APGFCU unveiled our refreshed brand with a design that both honors our roots and represents our ongoing commitment to Harford and Cecil counties. Yet, while we have updated our look, our mission, values and member focus remain the same.

Since our founding on Aberdeen Proving Ground in 1938, APGFCU has grown exponentially, thanks to you, our member-owners. In just the past several years, we've surpassed the \$1 billion mark in total assets, as well as \$1 billion in outstanding loans. With close to 125,000 members, nearly one out of every two households in Harford and Cecil counties now belongs to APGFCU.

Our commitment to you is the foundation of our new logo line: **"Achieve. Prosper. Grow."** We selected action words that are at the heart of our mission to help build member wealth, which in turn, builds stronger families for a stronger community.

- ▲ We are here to help people **ACHIEVE** financial success.
- ▲ To **PROSPER** for a sustainable, healthy financial future.
- ▲ And to **GROW**, not only in wealth, but also in financial knowledge, and to pass that knowledge along to future generations.

We hope you agree that this new look truly reflects who we are, where we've been, and where we are going in the future.

Thank you for joining APGFCU.

We're for This Holiday Season

Tis' the Season for Savings

Take advantage of these APGFCU programs to get the most bang for your buck:

- **Cash Back Visa® Card** – unlimited cash back on purchases
- **Visa Discounts** – shop with your Visa card at retailers and save
- **Buy Local** – discounts at local retailers exclusively for APGFCU members.

Visit apgfcu.com to learn more.

Have You Considered Refinancing?



Mortgage rates are down and you may be able to:

- **Shorten your term** – pay off your loan faster
- **Lower your current rate** – save thousands in interest
- **Get cash out** – consolidate debt or pay for large expenses

Plus, for a limited time, we've cut our mortgage origination fee and you pay only \$350! Call us for more information.

Your Local Lender with the Right Mortgage

Our mortgage consultants will personally help find the loan that's right for you.

Contact us at 888-LOAN-391 or visit apgfcu.com/Mortgage to find out how much you could save.

Free Seminar: *Getting Credit in Shape*

This workshop will focus on identifying how credit impacts your wallet, ways to "lose weight" from credit card debt and tips to maintain healthy credit.

- **Tuesday, October 17, 2017** from 5:30 p.m. – 7:00 p.m.
- **Thursday, December 7, 2017** from 5:30 p.m. – 7:00 p.m.

APGFCU Home Loan Center, 321 South Main Street, Bel Air, MD 21014

Email us at WorkshopRSVP@apgfcu.com.

Tell your
friends you
love APGFCU!

You could
win \$500.

Refer-a-Friend Sweepstakes Winners

Congratulations to members Dwayne Copeland and Sherri Preston! They **each won \$500** in our recent Refer-a-Friend drawing. **You could too!**

For each referral resulting in a membership, you'll be entered to win \$500*. Each month, from July 24, 2017 through October 31, 2017, APGFCU will give away two \$500 prizes. The more members you refer, the more chances you have to win.

Visit apgfcu.com/Refer for the entry form and official rules.

***No purchase necessary to enter or to win. A purchase will not increase your chances of winning.** Complete Official Rules are available at all APGFCU branches and online at apgfcu.com/Refer.

2018 Board of Directors Election Preview

Presenting Your Three Candidates

Members will vote for two (2) candidates. Each person elected will serve a three-year term. Ballots will be mailed to you in January 2018 with your fourth quarter statement. Voting will begin January 5, 2018. You can vote by electronic device, return your ballot by mail or drop it into a ballot box at any APGFCU branch. The results of the election will be announced at the Annual Meeting on Thursday, April 19, 2018, at the APG Federal Credit Union Arena in Bel Air, Maryland. Watch for more details about the Annual Meeting on your ballot and in upcoming issues of the member newsletter.

Biographical information supplied by the candidates. APGFCU does not endorse any candidate. The order of the candidates was chosen by lots.



Emanuel C. Hatton

Having worked on an APGFCU committee for four years, I am convinced that the credit union movement represents a very good alternative for people that other financial institutions may not work with. That's how credit unions began. I have BS and MBA degrees, served as a combat arms soldier for 21 years and government civilian for 22 years. There's a saying, "service before self." That's what I want to do, serve the community.



Charles N. Alston, Sr.

Established membership in 1963. Currently serving on the Board as Chairman of the Credit Appeals Committee. Served on Executive, Planning/Budget/Asset Liability Management, Bankruptcy/Charge-off/Delinquency, Nominating, Volunteer Recruitment and Community Involvement Committees. I hold a BS in Engineering Mathematics and have completed some graduate studies. As an Operations Research Analyst, and through civic, religious, and fraternal operations, I have demonstrated quality leadership. My vast experience and unstinting dedication will be beneficial to the continuing success of APGFCU.



Paul D. Eikenberg

Currently Board Vice-Chairman and Human Resources Committee Chairman. Have served APGFCU as a volunteer for 21 years. Positions have included Treasurer, Assistant Treasurer, Associate Director, Chairman of the Planning/Budget/Asset Liability Management and Community Involvement Committees and member of the Technology and Bankruptcy/Charge-off/Delinquency Committees. Former business owner, currently Vice President of MNS Group. "I am dedicated to our credit union, the community we serve, and you our members. It is an honor to represent you."

Official Election Rules

The following are the official rules, according to the APGFCU Bylaws, for nomination of officials for the election to the Board of Directors. Any further nominations from the membership must be made according to the rules and deadline dates below.

1. At least 120 days prior to the Election, the Chairman of the Board shall appoint a Governance Committee of not fewer than three members.
2. The Governance Committee shall nominate at least one member for each vacancy, including an unexpired term vacancy for which elections are being held, plus at least one more candidate.
3. The Governance Committee shall file its nominations with the Secretary of the Board at least 90 days prior to the Election. Prior to filing, the committee shall determine that the members nominated are agreeable to the nomination and will accept office if elected. Written notice must be sent to members at least 75 days prior to the Election. **THIS IS YOUR NOTICE.**
4. Nominations for vacancies may also be made by petition signed by one percent of the membership (123,499 members as of August 31, 2017) or 500 members, whichever is less. Each candidate must present a separate petition.
 - a) Such petitions must be filed with the Secretary of the Board at least 40 days prior (November 19, 2017) to the Election.
 - b) To be effective, such nominations shall be accompanied by a certification from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office.
 - c) Each nominee by petition shall submit a brief statement of qualifications and biographical data with the petition.
 - d) To be valid, all signatures must be accompanied by a printed last name.
5. The Secretary shall cause all nominations to be posted in a conspicuous place in each Credit Union office at least 35 days (November 24, 2017) prior to the Election.
6. All elections shall be determined by a plurality vote and will be conducted by electronic device or mail ballot.
7. Voting shall be by members only. Only a person who has completed an application and has been accepted for membership is eligible to vote or sign a petition for nomination, provided that member is at least sixteen (16) years old.
8. In defining membership, the Federal Credit Union Act states, "Shares may be issued in joint tenancy with right of survivorship to any persons designated by the credit union member, but no joint tenant shall be permitted to vote, obtain loans, or hold office, unless he is within the field of membership and is a qualified member."



P.O. Box 1176, Aberdeen, MD 21001-6176
apgfcu.com | 410-272-4000 | 800-225-2555



Branch Locations

Visit apgfcu.com/locations for branch hours and maps.

Aberdeen

996 Beards Hill Rd.

Amyclae

1200-A Agora Dr., Bel Air

APG

2402 Chesapeake Ave.

Bel Air

321 S. Main St.

Edgewood

1321 E. Pulaski Hwy.

Elkton

1204 E. Pulaski Hwy.

Fallston

210 Mountain Rd.

Forest Hill

2010 Rock Spring Rd.

Havre de Grace

1045 W. Pulaski Hwy.

Laurel Bush

2113 Laurel Bush Rd., Bel Air

North East

2011 W. Pulaski Hwy.

Loan Centers & ATMs

Elk Mills

1005 Elk Mills Rd.

Rising Sun

223D E. Main St.

Member Service Center

Monday – Friday 8:00 a.m. – 8:00 p.m.

Saturday 9:00 a.m. – 1:00 p.m.

Home Loan Center

Monday – Thursday 8:00 a.m. – 5:30 p.m.

Friday 8:00 a.m. – 6:00 p.m.

ABA Routing & Transit Number

255075576

(use this number to arrange electronic fund transfers)

Operation Statistics as of August 31, 2017

Assets	\$1,197,638,763
Shares	\$1,068,968,596
Loans	\$1,031,504,570
Members	123,499

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Federally insured by NCUA

Dare to Dream

Thursday, October 19, 2017, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. “Dreams Thrive Here,” this year’s theme, illustrates how credit unions and other financial cooperatives serve as catalysts to make different professions, personal choices

and career paths real.

APGFCU is a unique credit union with one mission: **to help our members build their wealth.** And

we know that as wealth builds, dreams become reality. Whether it’s purchasing a home for your family or paying for a child’s tuition or simply saving for a rainy day, we are here to help reach your goals. Celebrate with us the drive to achieve and freedom to dream.



Your dream NFL season could come true.

Get a chance to win incredible prizes all season long.

Pay with your APGFCU Visa® between September 1 and December 31, 2017 for a chance to win dream NFL prizes, courtesy of Visa.

For details and official rules, visit Visa.com/NFLdreamseason. No purchase or obligation necessary to enter or win.



Did You Know?

When you call our Member Service Center, you don’t need to wait on hold. Select call back and we will call you in the same order your call was received.



APGFCU Events

Goles Retirement Planning

As a member of APGFCU, you and a guest are cordially invited to attend a complimentary dinner seminar.

• **Tuesday, October 17**
6:00 p.m. – 8:00 p.m.

Liberatores

562 Baltimore Pike, Bel Air

• **Tuesday, October 24**
6:00 p.m. – 8:00 p.m.

Bayou Restaurant

927 Pulaski Highway, Havre de Grace

Seating is limited. RSVP to Carol at 443-307-8007 by October 10.

Shred-it Day

Saturday, October 21
9:00 a.m. – 1:00 p.m.

Look for Shred-it trucks in the parking lots of these branches:

- Aberdeen
- Edgewood
- Elkton
- Forest Hill



Making sure it's secure.™