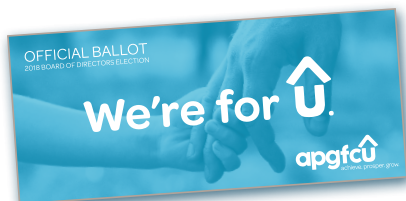


2018 Board of Directors Election

Your voice. Your vote. Your APGFCU.

Vote:

January 5 – March 25, 2018



Mail in your ballot!

The official election ballot is included with your December statement mailing.



APG Branch Ribbon Cutting - 1975

We're Celebrating 80 Years!

January 13, 2018, marks APGFCU's 80th anniversary. We've come a long way from our humble beginnings, when volunteers operated the credit union out of a desk drawer. We now have 11 branch locations, nearly 125,000 members and over \$1.2 billion in assets, making us one of the leading credit unions in Maryland. However, one thing has never changed: **our focus on YOU, the member.**

We are honored by the opportunity to serve you as a financial cooperative, focused on giving back to members and the community. As we kick off this milestone year, our employees will be practicing random acts of kindness across Harford and Cecil counties during the month of January. Keep watching our electronic and print newsletters for more ways we'll be celebrating our 80th anniversary throughout 2018, including our annual meeting on April 19.

Riverside Branch **Coming This Spring**

We're pleased to announce that we will open our 12th branch location in the Riverside/Belcamp area this spring. The full-service branch will be on the Riverside Shopping Center property, which is located at the intersection of Routes 7 and 543.

We are thrilled to offer the many members who live in and travel through that area another convenient touchpoint, including a drive-up ATM.

More details will be announced soon.

Holiday Closings

Monday, January 15

Martin Luther King, Jr. Day

Monday, February 19

Presidents Day

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

FIND US ON 



New Year,
New 

Money for College

In 2017, APGFCU awarded **\$20,000 in scholarships** to local high school seniors. Scholarship applications for 2018 are now being accepted. Find full details and download the application at apgfcu.com/Scholarship.

Hurry, the deadline to submit scholarship applications is February 1, 2018.

The Credit Union Foundation of MD & DC is also offering a \$12,000 Credit Union College Scholarship. Deadline for applications is March 31, 2018. Visit CUFound.org/Scholarship for more information.



Start Saving Early for Holiday Expenses

Now is the time to start thinking about the next holiday season. Consider opening a **Christmas Club savings account** for 2018.

Paid out on October 1, the Christmas Club offers the opportunity to put aside any amount you choose in a share savings account.

Stop in to any branch or call 410-272-4000 to learn more.

Share the Love Youth Membership

Give a special child the gift of savings. Open a new youth savings membership and we'll double your initial deposit – up to \$25*.

Turn a \$25 gift into \$50!

Visit apgfcu.com/YouthMatch for details.

**New youth membership offer begins December 1, 2017 and ends February 3, 2018. \$5 minimum to open a savings account for new members. Bonus of up to \$25, paid at time of account opening, will be deposited into savings account and must stay in the account for 90 days. Offer applies to new memberships for ages birth through 17 only. If the individual opening the youth account is not a legal guardian, the account must be opened in a branch. We may report to the IRS the value of any cash bonus and any applicable taxes are the responsibility of the recipient. Membership eligibility applies.*



APGFCU in the Community

APGFCU sponsors many events throughout the year and is proud to provide volunteers to many of these events. In December 2017, we supported the Angel Tree program and the Chesapeake Cancer Alliance Festival of Trees.

We have been working with the Angel Tree program for more than 25 years.

This year, nine departments donated presents to fill the needs of eight children. The children ranged in age from three to 12 years old.

This year marks our third year as a sponsor of the Festival of Trees. Four APGFCU volunteers decorated a tree for display and silent auction. The tree was titled "North Pole...Believe" and won first

place for decorating. Proceeds from the silent auction helped the Chesapeake Cancer Alliance raise \$40,000.

And new for the holidays and 2018, APGFCU is sponsoring and decorating a lamp post on Main Street in Elkton. The lamp post will be decorated for each season.



Now 43,000

Free ATMs



Starting in 2018, you can make withdrawals, inquiries and transfers for free at more than 43,000 Allpoint ATMs. These transactions are no longer subject to foreign ATM fees, so you can conveniently access your funds free of charge!

Use your APGFCU debit or ATM card at Allpoint ATMs conveniently located in stores you use all the time such as Target, CVS, Walgreens, Safeway and Costco.

Coming Soon

ATM Enhancements

We are upgrading our ATMs to offer the latest technology.

- **Chip Card Readers:** We are updating the card readers on our ATMs to accept cards with EMV chips. This change will require the ATM to keep the card in the machine for the full transaction instead of returning the card before the PIN is entered.
- **Automated Deposit:** Our ATMs will soon allow check and cash deposits without an envelope. Checks will still need to be endorsed. Only bills (no coins) will be accepted.

Look for these changes and more information in the coming months.



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 October 31, 2017

Assets	\$1,201,184,375
Shares	\$1,069,589,558
Loans	\$1,040,736,617
Members	124,203

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Become an APGFCU Volunteer

You can make a difference

Volunteers are the heart and soul of APGFCU. Their commitment and active involvement are vital in guiding how our credit union **helps our members achieve, prosper and grow.**

When you volunteer with us, you receive specialized training, which helps you develop the skills and knowledge essential to financial institution leadership. Through self-study courses, you'll learn credit union principles and gain valuable insights into planning, finance, lending, marketing and more.

This personal enrichment prepares you to serve on committees, which are the leadership foundation of APGFCU. Each committee provides a unique experience and comes with important responsibilities, such as reviewing policy proposals, discussing trends, and considering ways to support the community.

To learn more, visit apgfcu.com/Volunteers. To request a Volunteer Application Package, please call us at 410-272-4000, extension 3130.



Did You Know?

We have a first-time auto buyers program to assist our members in purchasing their first vehicle and establishing credit at affordable rates. Call 410-272-4000 or come in to any branch to learn more.



Free Workshops

Recovering from the Holiday Financial Hangover

– Come join us to discuss ways you can recover from the holiday financial “hangover” and develop strategies to avoid it next time.

**Tuesday, January 23
5:30 p.m. – 7:00 p.m.**

Home Loan Center
321 S. Main Street, Bel Air

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, January 30
5:30 p.m. – 7:00 p.m.**

Home Loan Center
321 S. Main Street, Bel Air

Home Buying and New Home Ownership

**Saturday, February 24
9:00 p.m. - noon**
Home Loan Center
321 S. Main Street, Bel Air

Register at apgfcu.com/Seminars.



Federally insured by NCUA