

APGFCU Annual Meeting Celebrating 80 years with you

Join us

April 19, 2018

Doors open at 5:00 p.m.

Meeting starts at 6:00 p.m.

APGFCU Arena at Harford
Community College, Bel Air



Photo Caption – The ribbon was cut for APG Federal Credit Union’s new campus branch set to open this summer at Cecil College, North East, Maryland.

From left to right: APGFCU Board of Directors Member Charles N. Alston; APGFCU Board of Directors Member John A. Blomquist; APGFCU Board of Directors Chairman Barry Decker; Cecil College Board of Trustees Chairwoman Sarah W. Colenda; APGFCU President and CEO Don W. Lewis; Cecil College President Mary Way Bolt, Ed.D.; Cecil County Executive Alan McCarthy; Cecil College Trustee Kathy Kunda; and Cecil College Trustee Mark Mortenson.

Holiday Closings


Monday, May 28

Memorial Day

Wednesday, July 4

Independence Day

For 24/7 access, try Online Banking, Mobile Banking, Abby Telephone Teller and ATMs.

FIND US ON 

Growing for U.

To better serve you, we will be opening three new branches in early 2018:

Chesapeake City and Cecil Community College branches in Cecil County and a **Riverside branch** in Harford County.

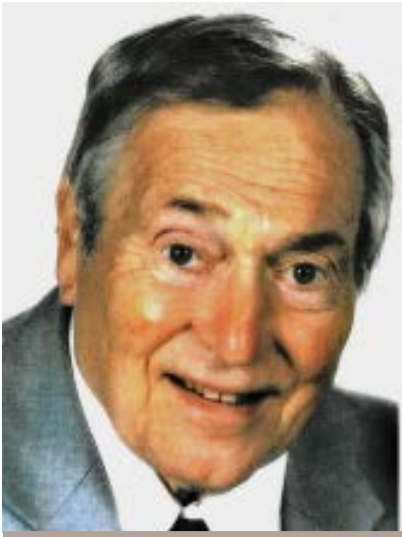
The new Riverside branch will open in late April and will be located at 1327 Riverside Parkway in the Riverside Shopping Center, at the intersection of Route 7 and Route 543. This is a former PNC Bank branch, which closed in April 2017. The new location will welcome new members to APGFCU and provide greater convenience to our members in the Riverside/Belcamp area who currently visit our Aberdeen, Edgewood and Laurel Bush branches.

Opening in late May, the new Chesapeake City branch will be located at 2579 Augustine Highway (Route 213). This was also a former PNC Bank branch, which closed in November, leaving the community without a local financial institution office.

“We heard the outcry from residents, and are answering the call,” says Don Lewis, CEO. “APGFCU is committed to serving people in all parts of Cecil County. We look forward to being a part of the Chesapeake City community.”

Opening this summer, the Cecil Community College branch, will be a full-service branch offering the same products and services available at any APGFCU branch. The branch will also be available to members of the community who visit the campus for various activities, sporting events, enrichment and summer programs. In addition to the branch, we will provide students with financial education resources such as financial literacy workshops on campus and online money management tools.

Both the Chesapeake City and Riverside branches will offer weekday and Saturday hours, drive-through service, drive-up ATMs and safe deposit boxes. **Watch for more details.**

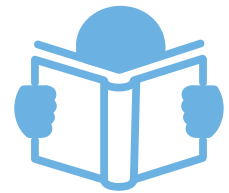


In Memoriam Clarence A. Fry

October 15, 1929 – January 24, 2018

Clarence Fry, former APGFCU director and chairman of the board, passed away on January 24, 2017. Clarence was a long-time proponent of the credit union movement, and APGFCU in particular. He was appointed first as an alternate on the board of directors in 1982 and became a director in 1985. Then in 1987, Clarence was elected as vice chairman of the board of directors, where he served until he was elected as chairman in 1990. He served as chairman of the board for four years, 1990 to 1994. Clarence continued his volunteerism with the credit union, serving on various committees until May 2016.

April Is: Financial Literacy Month and Credit Union Youth Month



APGFCU is celebrating both important initiatives with financial education workshops and our annual Youth Match offer.

Free workshops available:

Budgeting

Monday, April 9
6:00 p.m. to 8:00 p.m.
Home Loan Center
321 S. Main Street, Bel Air

Paying for College

Wednesday, April 11
5:30 p.m. to 7:30 p.m.
Home Loan Center
321 S. Main Street, Bel Air

Raising Money-Savvy Kids

Saturday, April 14
10:00 a.m. to Noon
Home Loan Center
321 S. Main Street, Bel Air

Getting Credit in Shape

Monday, April 16
5:30 p.m. to 7:00 p.m.
Home Loan Center
321 S. Main Street, Bel Air

Retirement Strategies for Baby Boomers

by Jodi M. Davis of The Kelly Group
Wednesday, April 18
5:30 p.m. to 7:30 p.m.
Home Loan Center
321 S. Main Street, Bel Air

Home Buying and Homeownership

Saturday, April 28
9:00 a.m. to Noon
Home Loan Center
321 S. Main Street, Bel Air

Register at apgfcu.com/Seminars.

The Science of Saving

Open a **new youth membership** savings account and we'll match your initial deposit up to

\$25*

Visit apgfcu.com/YouthMatch to open your accounts today.

*New youth membership offer begins April 2, 2018 and ends April 30, 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.



4 Steps to Prepare a Home Inventory

After a fire, burglary or another event in which you lost possessions from your home, it may be difficult to remember the details of every one of the belongings that you have accumulated over the years. In this situation, having a current inventory of your possessions, including make and model numbers, may help you with any potential insurance claims. Taking the time to document your belongings now can help you recover faster after a loss.

Step 1: Take the Time to Walk Through Your Property.

Compiling a comprehensive home inventory takes time and effort. The more detailed your inventory, the more useful it will be if you have to make a claim. Document possessions inside your home and on your property that may be of value.

Step 2: Keep Your Inventory in a Safe Place.

Creating a digital home inventory and storing it off-site will help ensure that it

won't be lost, stolen or damaged during any disaster at your home. You can also create a photo or video inventory and upload it to a cloud-based service.

Step 3: Update Your Inventory Often.

When you make a significant purchase, add the information to the inventory while the details are fresh in your mind. This is also a good time to delete items that you have replaced or no longer own.

Step 4: Consider Valuable Items.

Valuable items like jewelry, art and collectibles may have increased in value since you brought them into your home. Check with your agent, if you have one, to make sure that you have adequate insurance coverage for these items as they may need to be insured separately. Consider putting jewelry or other valuables that you don't often wear or use in a safe deposit box.

And if you recently purchased jewelry, art or collectibles, it's a good idea to make sure that you have adequate insurance coverage for these items as they may

need to be insured separately.

TRAVELERS 

Travelers can help review your coverage and offers APG Federal Credit Union members exclusive savings on home, condo, renters and car insurance that are not available to the general public.

Let Travelers help you get the protection you need and the savings you deserve as an APGFCU member. Call 800-842-5936 or visit travelers.com/apgfcu today.

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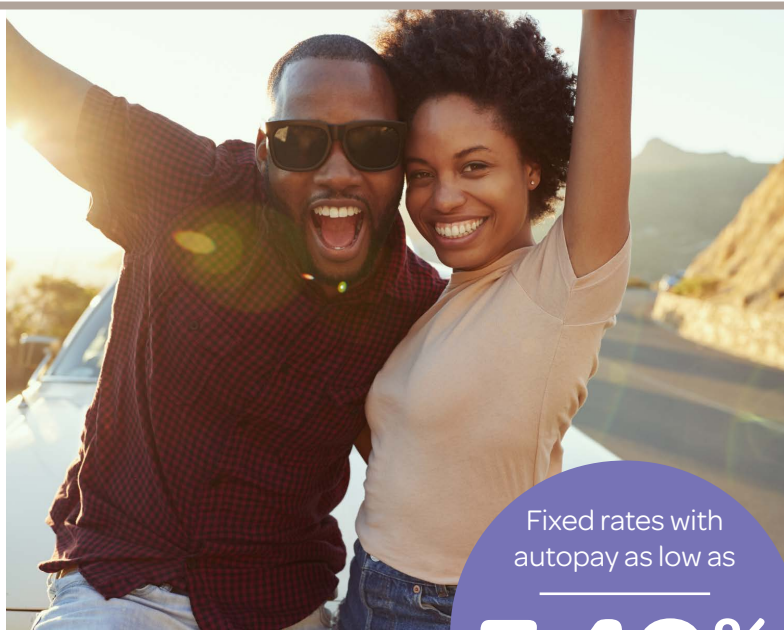
Our Personal Loan Is Your Loan

With loan amounts up to \$50,000, you can use an APGFCU personal loan for just about anything – consolidate debt, a major purchase, home improvements, or a dream vacation – it's up to you!

Our fixed-rate personal loan gives you predictable, set monthly payments. And there's never a penalty for early repayment.

Visit apgfcu.com/ULoan for details.

¹APR = Annual Percentage Rate. Rates are based on creditworthiness and loan term, and your rate may differ. Loan is for a fixed amount and a fixed term. Advertised rate includes automated payments and rates will be 0.25% higher without automated payments. The maximum rate is 17.74% APR with automated payments. Subject to credit approval. Membership eligibility applies. Other restrictions may apply.



Fixed rates with autopay as low as

5.49% APR¹

Up to 17.99% APR¹



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 Center & ATM

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 February 28, 2018

Assets \$1,246,982,141

Shares \$1,110,396,059

Loans \$1,065,710,660

Members 126,415

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Thank U

We're honored to be voted the best, again!

APGFCU has been named a local favorite by our communities – in both county polls.

Cecil Whig readers voted APGFCU as Cecil's Favorite Bank or Credit Union and Harford Magazine readers voted APGFCU Harford's Best Bank or Credit Union.



The Fast and Easy Way to Pay Bills

Visa® Bill Pay helps you pay your bills securely, on time and all in one place. Plus, if you have an APGFCU Cash Back or Platinum Rewards Visa Card, you earn rewards on your payments.

Sign up for Visa Bill Pay today at apgfcu.com/VisaBillPay.



Did You Know?

Coming soon, you will be able to hear your account information while waiting to speak to a Member Service Representative. All you need is your member number (or plastic card number) and your ABBY PIN. If you don't have a PIN, or have forgotten yours, contact us today to get set up so you will be ready.



Upcoming Events

Bel Air Kite Festival

Enjoy a day of family fun with free kites,* great music and affordable food.

Saturday, April 14
10:00 a.m. - 4:00 p.m.

Rockfield Park

Rain date is April 15.

**While supplies last.*

Shredding Days

Members are invited to shred and recycle personal papers for free.

Thursday, June 7
9:00 a.m. - 1:00 p.m.

APG Branch

Saturday, June 9
9:00 a.m. - 1:00 p.m.

Aberdeen Branch
Edgewood Branch
North East Branch
Riverside Branch

