

Member News

Summer 2018

Members Enjoy Riverside Grand Opening



Photo Caption – APGFCU opens new branch serving the Chesapeake City community. **Pictured left to right:** APGFCU Branch Manager Crystal Ross, APGFCU President/CEO Don Lewis, Town Councilman Frank Vari, County Councilman Bob Meffley, County Executive Dr. Alan McCarthy, Constituent Liaison for Congressman Andy Harris Michael L. Arntz, Chesapeake City Mayor Rich Taylor, APGFCU Board Chairman Barry Decker, APGFCU AVP of Branch Operations Ashley Larimore

New Branches for

APGFCU continues to grow, providing individuals and families in the communities of Harford and Cecil counties the financial knowledge and resources they need to achieve, prosper and grow. Two new branches opened this spring to better reach these communities – one in the Riverside/ Belcamp community of Harford County, and one in the Chesapeake City community of Cecil County.



Riverside Branch
1327 Riverside Parkway
Belcamp, MD

As a special thank you to the community, APGFCU held Family Fun Days at each of the new branches. Members of the credit union and the surrounding communities came out to enjoy music provided by the local radio station, free waffles and activities for kids. Children of all ages enjoyed having their caricature drawn and face painted by local artists. We're excited to now be part of the Riverside and Chesapeake City communities.



Chesapeake City Branch
2579 Augustine Herman Highway
Chesapeake City, MD

Holiday Closings

Wednesday, July 4

Independence Day

Monday, September 3

Labor Day

Monday, October 8

Columbus Day

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





Building Wealth Step by Step

Certificate laddering is a great strategy to build your wealth in a rising-rate environment. This savings strategy suggests you take advantage of the best of short- and long-term certificates by staggering your maturity dates. This frees up cash at different intervals, allowing you to reinvest at higher rates as interest rates go up.

APGFCU offers great rates at a variety of term lengths. Start building your wealth today.

Visit apgfcu.com/CD for current rates and terms.

Got debt? Let us help .

The key to building wealth is to get out of debt as quickly as possible. APGFCU is here to help you reduce your debt and improve your financial situation. We offer a variety of products and services that may lower your monthly payments or help you pay off your debt sooner.

Let us help you conquer your debt and take control of your finances. Find out more at apgfcu.com/GotDebt.



Coming Soon: **Mobile & Online Banking Upgrades**

APGFCU continually strives to provide you with convenient access to your account through the latest technology and safety features. This fall, we are enhancing our mobile and online banking services to provide you with new functionality to help you better manage your finances. For added convenience, the mobile app will now have the same functionality as the desktop site.

Some of the new features of the upgrade include:

- Managing APGFCU Visa® credit cards
- Managing credit card e-statement enrollment
- Performing secure Visa balance transfers, disputing transactions, requesting stop payments, requesting a new card and ordering checks.

- Accessing CU Rewards
- Unlocking your account, without having to call in
- Setting up multiple logins per account
- Seeing accounts to which you have cross-account access through the new Family View

Watch for more information to come about the new mobile and online banking upgrades.

APGFCU Swears in 2018 Board of Directors at Annual Meeting



APGFCU welcomed over 250 members and guests to the APG Federal Credit Union Arena at Harford Community College in Bel Air, Maryland, for its annual meeting on April 19, 2018.

APGFCU administered the oath of office to its 2018 volunteer board of directors:

- Chairman**
Barry D. Decker, CSM (Ret.)
- Vice Chairman**
Paul D. Eikenberg
- Secretary**
Michael L. Dixon, LTC (Ret.)
- Treasurer**
Donald J. Burnett, COL (Ret.)
- Assistant Treasurer**
Antha W. Edwards
- Director – Charles N. Alston, Sr.**
- Director – Windsor L. Jones**
- Director – Sandra J. Sasser**
- Director – Wayne G. Taylor**

The meeting featured remarks from Chairman Barry Decker and President/CEO Don Lewis, along with a presentation of \$25,000 in scholarships to 25 local high school seniors.

Other highlights of the meeting included a ceremonial posting of the colors by the Patapsco High School Junior ROTC and the national anthem performed by the North Harford High School Harmonics. Special guests from the APG Centennial Celebration Association brought an historic display showcasing 100 years of technology at Aberdeen Proving Ground, and a preview of the planned APG Discovery Center.

Fun for the Whole Family

APGFCU is excited to continue its partnership with the IronBirds this season, including sponsorship of Edgewood High School Night and a return of the Aberdeen Steamed Crabs theme game. APGFCU is also proud to present the 14th annual Community Invitational for local youth baseball and softball teams.



New this summer, is the APGFCU sponsored fan club for seniors, The SilverBirds. Club

members receive benefits including tickets to every Sunday home game, a SilverBirds T-shirt, a membership lanyard and more.

Order your package at
<http://bit.ly/SilverBirds>

APGFCU Sponsored Events at Ripken Field at Leidos Stadium:

Aberdeen Steamed Crabs Night
Friday, August 24

Community Invitational
Sunday, August 26

Edgewood High School Night
Wednesday, August 29

Let's Play Ball

APGFCU is looking for 11/12 girls softball teams to participate in our 14th annual Community Invitational at Ripken Stadium on Sunday, August 26. To qualify, teams must be registered in Harford or Cecil County. Email playball@apgfcu.com for more details or to register by July 30.





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



Branch Locations

Visit apgfcu.com/Locations for maps & hours

Aberdeen

996 Beards Hill Rd.

Amyclae

1200-A Agora Dr., Bel Air

APG

2402 Chesapeake Ave.

Bel Air

321 S. Main St.

Chesapeake City

2579 Augustine Herman Hwy.

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.

Riverside

1327 Riverside Pkwy., Belcamp

Loan Center & ATM

Rising Sun

223D E. Main St.

Home Loan Center

Monday – Thursday 8:00 a.m. – 5:30 p.m.
Friday 8:00 a.m. – 6:00 p.m.

Member Service Center

Monday – Friday 8:00 a.m. – 8:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.

ABA Routing & Transit Number

255075576

(Use this number to arrange electronic fund transfers)

Operation Statistics as of April 30, 2018

Assets \$1,288,651,772
Shares \$1,148,111,471
Loans \$1,084,974,902
Members 127,785

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Five Tips To Keep Your Money Safe While Traveling This Summer



1 Don't carry a lot of cash. Lost or stolen cash can't be replaced. Lost or stolen credit cards can. Travel with limited cash and use your APGFCU Visa® credit card, which comes with zero liability for fraudulent charges.

2 Be aware. If you need to hit the ATM, be sure to visit a well-lit location at a reputable credit union or bank, which is more likely to have security features in place.

3 Divide and hide. When carrying cash, keep smaller amounts in separate pouches or hiding places on your person and in your

carry-on items. Keep the rest in other locations like a locking suitcase or an in-room safe.

4 Check for unusual charges. Review your statements or your online account to verify charges are accurate and accounted for. Notify your card issuer right away if you don't recognize a charge.

5 Use credit rather than debit cards when traveling. It's much easier to deal with unauthorized charges on your credit card than dealing with the loss of funds from your account.

Visit apgfcu.com/Visa to find the APGFCU Visa credit card right for you.



Did You Know?

You can now 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 an ABBY PIN, or have forgotten yours, contact us today to get set up.

Call 800-225-2555 or come into a branch for assistance.



Upcoming Events

Getting in Shape Financial Seminar

Learn the impact your credit history has on your wallet.

Wednesday, July 18
6:00 p.m. - 7:00 p.m.

Home Loan Center

Visit apgfcu.com/Events for details.

Aberdeen Steamed Crabs Game and Fireworks

Presented by APGFCU

Friday, August 24
7:05 p.m.

Leidos Field at Ripken Stadium



Shredding Day

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

Saturday, October 13
9:00 a.m. - 1:00 p.m.

Aberdeen Branch
Chesapeake City Branch
Edgewood Branch
Forest Hill Branch