

## Meet your 2020 Board of Directors

Over 150 members and guests from across the country joined us Thursday, August 20, 2020, for our first-ever virtual annual meeting where we discussed successes from 2019 and announced your choice for the 2020 board of directors:

**Paul D. Eikenberg**  
Chairman

**Donald J. Burnett, COL (Ret.)**  
Vice Chairman

**Antha W. Edwards**  
Secretary

**Michael L. Dixon, LTC (Ret.)**  
Treasurer

**Emanuel C. Hatton**  
Assistant Treasurer

**Charles N. Alston, Sr.**  
Director

**Barry D. Decker, CSM (Ret.)**  
Director

**B. Daniel DeMarinis**  
Director

**Windsor L. Jones**  
Director

If you missed this year's annual meeting, you may view a copy of our annual report online at [apgfcu.com/AnnualMeeting](http://apgfcu.com/AnnualMeeting).



## Ranked a Best-in-State Credit Union, again

APGFCU® recently earned a spot on **Forbes Magazine's Best-in-State Credit Union** list for the second consecutive year, ranking fifth in Maryland.

Forbes partnered with Statista, an independent market research firm, for the third year to survey nearly 25,000 credit union members and determine the best credit unions in each state from among the more than 5,200 credit unions nationwide.

Forbes and Statista scored and ranked credit unions based on consumer opinions of overall recommendations and satisfaction with an institution's terms and

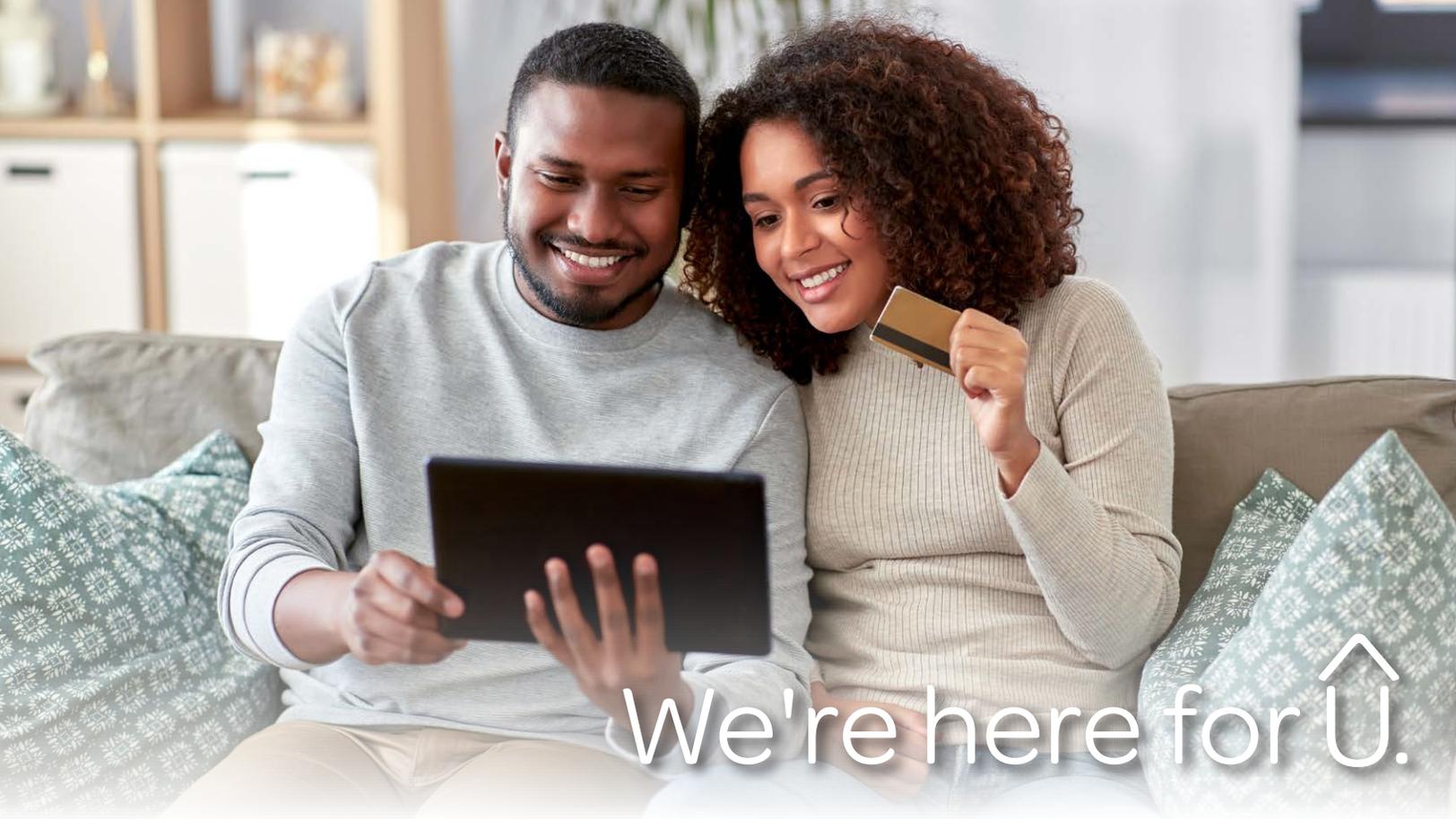
conditions, branch services, digital services, and financial advice. APGFCU is honored to receive this award for the second year, and we couldn't have done it without the support of our members.

*Thank you!*

**Forbes 2020**

**BEST-IN-STATE  
CREDIT UNIONS**

Powered by STATISTA



We're here for U.

## Prepare for Fall Expenses with an APGFCU Visa® Card

**Fall is here**, which means changing leaves, pumpkin patches – and paying for autumn essentials. Whether you're juggling back-to-school costs, planning a home renovation or seasonal maintenance, or upgrading your fall wardrobe, let us help you cover these expenses.

An APGFCU Visa® credit card can help with all of your purchases throughout

the fall – and the entire year. Plus, you'll be able to earn extra bonuses such as:

- Cash back on purchases
- Rewards that can be redeemed for gift cards, merchandise, or travel

Need help establishing your credit history? Apply for our Starter or Student card to help you get started.



Visit [apgfcu.com/Visa](http://apgfcu.com/Visa) to choose the card that's right for you and apply today.

All loans subject to credit approval.

## Streamline Account Payments with External Transfers

**S**top wasting valuable time and energy jumping through hoops to pay bills from different accounts. With APGFCU External Transfers, you can quickly initiate incoming and outgoing ACH transactions to make payments to both internal and external accounts using our Online and Mobile Banking.

**The best part: It's free\*!**

Get convenience in the palm of your hand with no additional fees, plus:

- Send/receive one-time transfers
- Schedule future transfers
- Schedule recurring transfers

If you already use account-to-account transfers through Bill Pay, you'll need to add your existing payees to the new External Transfers option. Learn more and enroll today at [apgfcu.com/ExternalTransfers](http://apgfcu.com/ExternalTransfers).

*\*There is no fee for standard, three-day delivery. Transfer limits apply. Visit [apgfcu.com/service-charges-and-fees-list.html](http://apgfcu.com/service-charges-and-fees-list.html) to see the current APGFCU price list for up-to-date fees and pricing.*



# 2021 Board of Directors Election Preview

## Presenting Your Four Candidates

Members will vote for three (3) candidates. Each person elected will serve a three-year term. Ballots will be mailed to you in January 2021 with your fourth quarter statement. Voting will begin January 4, 2021. 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 22, 2021. Watch for more details about the Annual Meeting on your ballot, in upcoming issues of the member newsletter and at apgfcu.com.

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



### Paul D. Eikenberg

I have been an APGFCU volunteer for 24 years, currently serving as Board Chair. Previous positions included Vice Chair, Treasurer and Assistant Treasurer. I've chaired the Planning/Budget/Asset Liability Management, Human Resources, Technology and Community Involvement Committees. My work experience includes VP, MNS Group; VP franchise operations; franchise owner; currently director tax services at YFP Planning. "I'm dedicated to our credit union, the community we serve and our members. It's an honor to represent you."



### B. Daniel DeMarinis

I have leveraged my business, credit union, and technical skills serving on APGFCU's Board and Planning/Budget/Asset Liability Management, Technology, Community Involvement, Credit Appeals, and Supervisory Committees. I'm on community economic boards and commissions. I served 40+ years as an Army contractor, establishing a 90-person office supporting APG. I'm a Certified Credit Union Director with MBA, MSEE, MTM, and BSEE degrees. I live and work in Cecil and Harford counties and desire to serve you.



### Wayne G. Taylor

I am a Vietnam-era veteran and retired government employee. As an APGFCU volunteer since 2005, I have been a Director and served on/chaired many important committees. I have attended numerous National Association of Federally Insured Credit Unions (NAFCU) and other training sessions, and have earned the title of NAFCU Certified Volunteer Expert. I would be honored to serve you again as a full member of the board. Thanks.



### Cheryl D. Rice

I have been a member of APGFCU since 1980, a volunteer for 24 years on the Credit Appeals Committee, and an Associate Director for one year. During my 39 years of civilian employment, I held accountant, auditor, and budget analyst positions, retiring in 2018. I believe in being involved in the community and working to make a difference. I would be honored to represent you as an APGFCU board member. Thank you for your vote.

## 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 (139,863 members as of August 31, 2020) 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 25, 2020) 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 30, 2020) 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."

# Go GREEN, go paperless!



Opting for electronic statements can save you time and money while protecting your identity – and it's easier than you might think! Here are a few benefits of making the switch:

## 1. Get your statements quickly

Paper statements have to be printed, folded, and transported by mail handling and delivery services. This process can take longer than desired – especially during busy times such as holidays.

Electronic statements are quickly made available to you through online banking, so you can evaluate your finances whenever and wherever you'd like.

## 2. Reduce your carbon footprint

Convenience is a key factor in making the switch to electronic statements, but the environment has more to lose without a significant change.

A healthy environment is vital to our survival. A 2017 Signority study found that if just one person switches all of their paper statements to digital, they can save 938 gallons of water, 2.5 trees, 56 gallons of oil, 595 kilowatts of energy, and 12.15 cubic feet of landfill space every year.<sup>1</sup>

## 3. Enhance security

Paper statements are passed through several hands before arriving at your door, making it possible for mail thieves to steal your personal information right from your mailbox or garbage. By the time you notice inaccuracies on your account and determine your identity has been stolen, it may be too late.

Electronic statements allow you to check your account activity anytime, so you're the first to know if someone else has their hands on your information. Additionally, e-statements are only ever seen by you – making it more challenging for hackers to access your funds.

## 4. Cut down on clutter

Sorting, opening, scanning, and shredding paper statements is a hassle that can quickly pile up. Say "goodbye" to hard copy filing systems that take up valuable real estate in your home, misplacing a statement, or accidentally shredding a statement because it was mistakenly in a pile of junk mail.

Visit [apgfcu.com/OnlineBanking](http://apgfcu.com/OnlineBanking) to enroll today in Online Banking and opt-out of paper statements today.

<sup>1</sup><https://www.signority.com/2017/05/11/green-revolution-go-paperless/#:~:text=In%20a%20paperless%20world%2C%20each,2.5%20trees>

# PFP | The Family Security Plan<sup>®</sup>

*A Trusted Partner, Helping Credit Union Members Secure Their Future*

If the unexpected were to happen today, would your family be protected? Do you have enough in savings to cover an emergency? We can't predict the future but we can prepare for it.



PFP | The Family Security Plan<sup>®</sup> products have been protecting thousands of credit union families for over 40 years. The Family Security Plan<sup>®</sup> offers supplemental insurance benefits that fit your

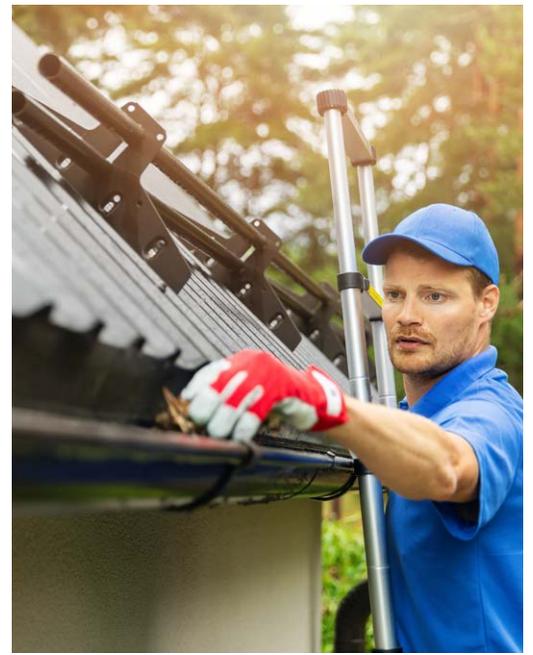
lifestyle and budget. The following products are available to our credit union members:

- Whole Life Insurance
- Term Life Insurance
- Critical Illness Insurance
- Accident Insurance

PFP | The Family Security Plan<sup>®</sup> benefits are affordable and getting covered is quick and easy! An experienced Sales Representative will help you design a plan to fit your unique needs.

Call 855-789-4976 today for a complimentary consultation or visit [FamilySecurityPlan.com](http://FamilySecurityPlan.com) for more information.

*Insurance products and services are not credit union deposits and are not insured by the National Credit Union Administration, are not guaranteed by APGFCU, are not obligations of APGFCU, and are subject to substantial risk, including the possible loss of some or all of the principal invested.*



**TRAVELERS** 

## Fall Home Maintenance Tips

**W**hile spring is a common time for many homeowners to spend some extra attention on upkeep and maintenance, autumn is just as critical a season for preparing your home to withstand the potentially harsh winter weather and temperature conditions that may await you. By making maintenance part of your annual fall routine, you can identify potential problems before they arise and help prepare your home and property for what Mother Nature has to offer.

Here are **five home maintenance tips** from Travelers professionals to help you prepare for the coming winter:

**1** Have your **heating system cleaned and inspected** annually by a qualified technician.

**2** **Replace your furnace filter** in accordance with manufacturer's instructions.

**3** **Insulate water pipes** in areas exposed to freezing temperatures.

**4** **Check gutters** for damage and confirm they're securely attached to the house and clear of debris.

**5** **Check and repair caulking** around doors and windows that show signs of deterioration.

The steps you take during the fall can help protect your home and property from more potentially expensive damage and emergency repairs in the colder months to come. To learn more tips from Travelers, visit [travelers.com/apgfcu](https://travelers.com/apgfcu).

Also, take advantage of member discounts through the Travelers Auto and Home Insurance Program. Call 1-800-842-5936 for a free no-obligation quote or visit [travelers.com/apgfcu](https://travelers.com/apgfcu).

*Insurance products are not a deposit with APGFCU. APGFCU does not guarantee any insurance products. The value of insurance products may go down. Purchase of any insurance product is not a condition for APGFCU to admit a member or to extend credit.*

*Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In FL: Homeowners insurance is not currently offered for new business. In TX: Auto insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers company. Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas. © 2020 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.*



Member Owned. Member Driven.

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



Branch Locations

**Aberdeen**

996 Beards Hill Rd.

**Amyclae**

1200-A Agora Dr., Bel Air

**APG**

2402 Chesapeake Ave.

**Bel Air**

321 S. Main St.

**Cecil College**

1 Seahawk Dr., North East

**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.

**Rising Sun**

28 Rising Sun Town Center

**Riverside**

1327 Riverside Pkwy., Belcamp

**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 July 31, 2020**

Assets \$1,687,197,298

Shares \$1,517,519,067

Loans \$1,257,906,255

Members 139,322



APGFCU is not affiliated with any non-APGFCU Internet sites listed in this newsletter. These sites are provided as reference only. APGFCU makes no representations about the content on these sites or subsequent links from those sites.



All loans are subject to approval.  
Federally insured by NCUA

MC-AP-OT-091120

# Back to school. Back to saving.



## Teach your kids the value of a dollar – starting with **\$25!**

Receive a **\$25** back-to-school account opening bonus\* when you open a new youth membership savings account.

**Hurry, this offer ends October 31.**

Open your accounts today. Visit [apgfcu.com/YouthBonus](http://apgfcu.com/YouthBonus) or call us at 410-272-4000.

*\*Annual Percentage Yield (APY) for share savings account is 0.15% APY. The APY is accurate as of the last dividend declaration date. Rate may change after account opening. Fees may reduce earnings. \$5 minimum to open a savings account. Bonus of \$25, paid at time of account opening, will be deposited into the savings account. Bonus must stay in the account for 90 days. Offer applies to new memberships opened September 14, 2020, through October 31, 2020, for ages 0 through 17 only. Maryland Uniform Transfers to Minors Act (MUTMA) and custodial accounts are not eligible for the bonus. New youth membership accounts must be opened via online secure form or in an APGFCU branch. We may report to the IRS the value of any cash received and any applicable taxes are the responsibility of the recipient. Membership eligibility applies. Other restrictions may apply.*



## Hey Kids!

Join the M3 Money Club and help us defeat the evil Dr. Spendit. Learn more at [apgfcu.com/M3MoneyClub](http://apgfcu.com/M3MoneyClub).



## Important Dates



### Holiday Closings

**Monday, October 12**

Columbus Day

**Wednesday, November 11**

Veterans Day

**Thursday, November 26**

Thanksgiving Day

**Thursday, December 24, 1:00 p.m.**

Christmas Eve

**Friday, December 25**

Christmas Day

**Thursday, December 31, 3:00 p.m.**

New Year's Eve

**Friday, January 1**

New Year's Day

For remote access, use Online Banking, Mobile Banking, ABBY Telephone Teller and ATMs.

### Shredding Day Update

Out of concern for the health and safety of our members and employees, we are continuing to postpone Shred Days until we can hold the events in a manner that adheres to social distancing and other CDC guidelines. We look forward to bringing these events back to our members when there is a safe environment to do so.

**Check our Facebook page for up-to-date information on all upcoming events.**