

Member News

Spring 2019

2019 Annual Meeting

You Belong to APGFCU

JOIN US!

Wednesday, April 10

Doors open at 5:00 p.m.

Meeting begins at 6:00 p.m.

APGFCU Arena at Harford
Community College



Big rate.
Big happy.
2.50%^{APY*}



High Yield Checking

We've got a great way to make your money work a lot harder.

Our new High Yield Checking account helps you wield a big yield with a whopping **2.50% APY*** on balances up to \$10,000! It's easy to open, and there's no monthly maintenance fee.

Get High Yield Checking today and start earning big!

Visit apgfcu.com/HighYield to learn more.

Holiday Closings

Monday, May 27

Memorial Day

Thursday, July 4

Independence Day

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

*Annual Percentage Yield (APY) as of 3/1/2019. If your account meets the criteria, you will earn 2.50% Annual Percentage Yield (APY) on balances up to \$10,000 and 0.15% APY on balances of \$10,000.01 and higher. Balances on accounts that fail to meet the account requirements for a given month will earn 0.05% APY. APY is accurate as of last dividend declaration date. The rate may change after account opening. No minimum balance requirements. No monthly maintenance fees or penalties. Fees may reduce earnings on the account. High Yield Checking is limited to one per member (per membership). To earn the higher rate, you must opt out of paper statements from APGFCU, have an ongoing qualifying direct deposit of at least \$200 per month into your High Yield Checking account, and complete a minimum of 15 qualifying Point-of-Sale (POS) transactions per month using an APGFCU Visa Debit Card linked to the High Yield Checking Account. A qualifying Direct Deposit is an electronic credit of your salary, pension, Social Security, or other regular monthly income deposited to your account by your employer or an outside agency. Transactions that do not qualify as a Direct Deposit include, but are not limited to, transfers from one account to another, deposits from an internet payment service, and deposits made at an ATM. To qualify, debit card transactions must process, post, and clear within the calendar month. Minimum transaction is \$1.00. Debit card transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Both PIN and signature POS transactions qualify. ATM transactions do not qualify. Membership eligibility applies.



We're for **U**.

Ten Tips to Reduce Distracted Driving

More than 40,000 Americans died on the roads in 2016, the most significant increase in deaths over a two-year period in more than 50 years.¹ Whether someone you love has been known to text and drive, or you have found yourself distracted behind the wheel, these tips can help avoid dangerous activity on the road.

1 Stow your phone. Turning off the phone and putting it in “do not disturb” mode can help remove the temptation to browse online at a red light or respond right away to a text message.

2 Vow not to multi-task. Anything that occupies your mind or vision can be a distraction behind the wheel. Make time at home to eat meals or put on makeup, so you can focus on the road.

3 Don't be a distraction. Avoid calling or texting family members and friends when you know they are driving to keep from distracting them.

4 Talk to your employer. Responding to texts or taking calls for work while driving can be dangerous. Encourage your employer to have a distracted driving policy that includes waiting to talk with employees until they are safely parked.

5 Keep kids and pets safe. Make sure kids are in proper car seats and that pets stay secured in their zone in the back of your vehicle. It can also help reduce distractions if pets are not roaming about the car.

6 Set a good example. Parents can model good behavior for their children by demonstrating attentive driving. Avoid texting, eating, grooming or calling someone while behind the wheel.

7 Plan your route before you go. Programming your navigation system while you drive can take your eyes off the road. It's better to ask a passenger to do it or to enter your destination before you leave home.

8 Speak up. If you see someone texting or otherwise driving while distracted, say something and let them know that you are not comfortable with that behavior. Encourage your children to do the same when they are passengers in a friend's car. It could save a life.

9 Set rules of the road. Consider restricting the number of passengers until your teen or new driver gains experience behind the wheel.

10 Avoid reaching. Resist the urge to reach for items if they fall while driving. Taking your eyes off the road to search for an item can make you more likely to have an accident.

Share these tips to help keep others safe. To learn more tips from Travelers and to get a quote with special savings for APGFCU members, visit travelers.com/apgfcu or call 1-800-842-5936.

Source:
¹National Safety Council, NSC Motor Vehicle Fatality Estimates.
www.nsc.org/NewsDocuments/2017/12-month-estimates.pdf

Upcoming Events



Bel Air Kite Festival

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

Saturday, April 13

10:00 a.m. – 4:00 p.m.

Rockfield Park, Bel Air

**While supplies last.*

Shredding Days

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

Thursday, June 13

9:00 a.m. – 1:00 p.m.

APG only

Saturday, June 15

9:00 a.m. – 1:00 p.m.

Aberdeen

Chesapeake City

Edgewood

Riverside



Photos above feature the 2018 Bel Air Kite Festival at Rockfield Park

Free Upcoming Financial Education Seminars

Visit apgfcu.com/Seminars to register for our free seminars.



April Is Financial Literacy Month and Credit Union Youth Month

Join us in celebrating all month long by attending one of our free financial education workshops and taking advantage of our Youth Match offer.

The Future Is Yours

Picture it. Save for it. Share it.

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 1, 2019 and ends April 30, 2019. Annual Percentage Yield (APY) for share savings account is 0.35% 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 and earn a match for new members. Match of up to \$25 of account opening deposit, 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 for ages birth through 17 only. New youth membership accounts must be opened in an APGFCU branch, including those accounts opened by individuals who are not the legal guardian. 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.

Spruce up Your Home with a Home Equity Loan or Line

The snow has melted and small signs of spring are popping up all over. Signs of winter wear and tear may be popping up around your home, as well.

If the winter weather did a number on your home, let us help you get the funds you need to make those repairs or improvements. Whether you need to repair or replace your roof, build a new shed or deck, or replace your gutters, APGFCU is your resource for a low-rate home equity loan or line of credit.

Why choose a home equity loan or line for home repairs? With a home equity loan you can stretch the cost of those high-dollar repairs and improvements

over a longer period of time. Choose a low, fixed-rate loan to borrow a lump sum and make budgeting easy with a fixed monthly payment. Or, you can choose a home equity line, which will allow you to borrow as much as you need up to your approved credit line whenever you need it. Plus you may be able to deduct the interest paid on your home equity loan or line if you've used the funds to pay for home improvements or repairs*.

Compare your options to see which loan is right for you at apgfcu.com/HomeEquity.

*Consult your tax advisor.

All loans are subject to credit approval.



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.

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.

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 February 28, 2019

Assets \$1,386,156,675

Shares \$1,234,780,286

Loans \$1,169,221,912

Members 131,219

FIND US ON

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.

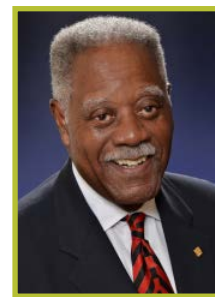


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Charles N. Alston, Sr.

Inducted into AACUC Hall of Fame



On March 12, APGFCU Board Member Charles N. Alston, Sr. was inducted into the African American Credit Union Coalition (AACUC) Hall of Fame. The AACUC is a non-profit organization of African-American and African descent professionals and volunteers in the credit union movement. Mr. Alston has shown a commitment to the movement and to APGFCU as a volunteer for 30 years. He currently serves on the board of directors and as chairman of the credit appeals committee for APGFCU.

Embracing the People Helping People philosophy of the credit union movement, Mr. Alston led the effort

to create a local chapter of Habitat for Humanity in the credit

union's field of membership. In its 25-year history, Habitat for Humanity Susquehanna has completed over 100 construction projects, and has served more than 700 families through its homeownership, repair and financial literacy programs.

His continued support and service to APGFCU and organizations like Habitat for Humanity make this a well-deserved award.

Congratulations, Mr. Alston!



Did You Know?

APGFCU members over the age of 50 are eligible for special discounts on products and services through our MyTimes and MyTimes Plus program.

Visit apgfcu.com/MyTimes for a list of benefits.

Thank , again!

APGFCU has once again been named a local favorite by the Harford County community as Harford's Best Bank or Credit Union.

Thank you to all the Harford Magazine readers and members who voted. We are honored to have been chosen six years in a row.



We want your opinion.

We're looking for members to join our focus groups. This is your opportunity as a member-owner of the credit union to share your opinion on how to improve our products and services. If interested, visit apgfcu.com/FocusGroup to sign up.