

Member News

Summer 2019

Aberdeen Steamed Crabs Night

***Presenting sponsor of the
game and fireworks***

JOIN US!

Friday, July 19

7:05 p.m.

Leidos Field at Ripken Stadium

Purchase tickets at
IronBirdsBaseball.com.



***APGFCU is the official Credit Union
of the Aberdeen IronBirds.***

Holiday Closings

Thursday, July 4

Independence Day

Monday, September 2

Labor Day

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

Keep ID fraud at bay



Member Protect Checking

Think identity theft can't happen to you? Think again. According to Experian™, it typically takes three months for the majority of people to realize they have been a victim of identity theft. That's why APGFCU introduced a new checking account to help protect and alert members of potential identity theft.

The new Member Protect Checking Account provides daily credit scores, reports, monitoring and alerts to minimize the impact of identity theft, and will notify the individual as soon as suspicious activity happens. The account also comes with fully managed identity theft recovery services to help assist the member in the event of identity theft or fraud.

Learn more about the Member Protect Checking Account at
apgfcu.com/MemberProtect.

Identity theft protection limitations and disclosures provided to you upon account opening. Credit reports, scores, and monitoring are applicable to individuals age 18 and older who have a valid credit file. Activation and identity authentication is required the first time you obtain your score and report. The credit score provided may not be consistent with the credit score model used by a lender, and therefore cannot be relied upon to determine creditworthiness for any particular loan opportunity. Credit reports, scores, and monitoring are provided by TransUnion®, subject to change.



CAPTION: APGFCU Student Member-Owners Continue to Shine Academically

Pictured left to right, top row: Antony Vu; Zachary Grzymala; Patricia Cataggio, Christopher Robinson, Nathaniel Hricz; Joshua Oltarzewski, Nathan Sellers; Kaylynn Kregel. Middle row: Geneva Brown, Julian Vazquez, Jenna Ranney; Emily Martin; Julie Gephardt; Allison Mosley; Jadyne Jeffers; Julia Foster; Olivia McPhee; Kaitlyn Hall. Front row: Hannah Cillo; Kathryn Perrault; Chloe Fretz; Brent Lorin; Rebekah Taylor; Kit Lombard; Lauren Peery; Alexandra Tomarchio; Katherine Smith. Not pictured: Shantelle Dunlap; Taylor Gallihue; Jackson Leith; Julia Swoboda; Caitlin Tassone; John Vu.

APGFCU Awards \$67,000 in Scholarships

As part of our goal to help all member-owners achieve, prosper and grow, we expanded our scholarship program in 2019. The program is now open to college attendance, as well as trade school and certificate programs for both full-time and part-time students. The program awards three categories of student recipients: graduating high school seniors; continuing students, including trade school or certificate programs; and returning adults.

This year, students were asked to respond to the question, "How do

you put the people helping people philosophy into action in your own life?" through a written essay, video or photo via our online platform.

Thirty-six students were selected for a scholarship award; 33 essay submissions, two photo submissions and one video submission were chosen.

In addition to receiving the APGFCU STARRS Annual Scholarship, Joshua Oltarzewski, a senior at Harford Tech High School, received a \$1,000 scholarship from the Credit Union Foundation of MD

& DC through the Foundation's annual scholarship program. Oltarzewski was one of three APGFCU student member-owners selected from almost 500 entries received by the Credit Union Foundation of MD & DC. Oltarzewski, along with APGFCU student member-owners, Autumn Jenkins and Ian Hansing, received a \$1,000 scholarship from the Foundation.

Congratulations to all of this year's scholarship recipients.

Cash for College

At APGFCU, we offer great financial products and services to meet the unique needs of our members. That's why we've partnered with Sallie Mae® to offer the Smart Option Student Loan®, the Sallie Mae Parent Loan, and Sallie Mae's suite of graduate loans.

- **Smart Option Student Loan® for Undergraduate Students**

Choose from multiple repayment options.

- **Graduate Loans**

Choose a loan designed for school-certified expenses in graduate programs, including medical, dental,

MBA, law, health professions, and master's/doctoral degrees.

- **Sallie Mae Parent Loans**

Give the gift of education to your student with a loan in your own name.

It only takes about 15 minutes to apply. Learn more and get started apgfcu.com/SallieMae.



Summer Safety Tips

- 1 Apply sunscreen, even on cloudy days. Reapply every two hours or after being in the water.
- 2 Take precautions to avoid heat and sun overexposure. Dress in light colored clothing and wear a hat.
- 3 Stay hydrated. Drink plenty of water and avoid sugary drinks.
- 4 Use bug repellent. Avoid your eyes and your mouth when applying to your face.
- 5 Closely watch your children near water. Children can drown in as little as two inches of water.
- 6 Play it safe. Wear appropriate protective gear when riding scooters and bikes.
- 7 Don't carry a lot of cash when traveling. Instead, consider using your APGFCU Visa® credit card, which comes with zero liability for fraudulent charges. Unlike cash, lost or stolen cards can be replaced. Visit apgfcu.com/Visa to find the APGFCU Visa credit card right for you.



We ♥ Educators



New U Educate Member Rewards Program

APGFCU staff visited over 83 schools in Harford and Cecil counties during Teacher Appreciation Week in May to say thank you to those who are dedicated to helping the children in our community. We delivered pastries and coffee to nearly 6,500 school employees.

APGFCU values the contribution educators and support staff make to our community. To show it, we just expanded our program for educators with even more valuable benefits.

Our new U Educate Member Rewards Program* provides special discounts on products and services to APGFCU members employed and paid by early childhood, primary or secondary schools and colleges. Plus we offer a special new member enrollment bonus to those who qualify.

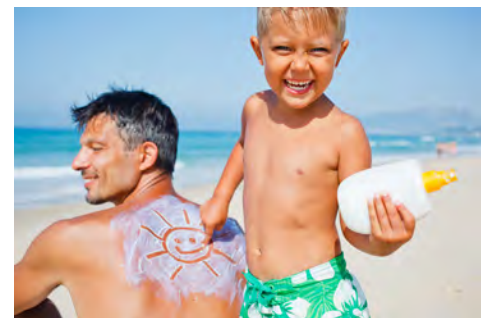
*Learn more about our U Educate Member Rewards Program at apgfcu.com/UEducate.

Let Us Put the FUN in Your Summer FUNding!

Summer is almost here, and for many that means summer vacation. If you could use a little help getting to your summer destination, consider a personal loan from APGFCU. We offer low, fixed rates with affordable payments.

Taking a staycation instead of a vacation to get that to-do list done? We've got a loan for that, too. Our home equity loans and home equity lines of credit can help with a new deck, pool or any other home improvement project.

So whether it's a vacation or a staycation, we're here to help you with FUNding your summer plans!



Apply online at apgfcu.com, by phone at 800-225-2555, or in branch to help FUNd your summer plans.



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.

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, 2019

Assets \$1,404,404,866

Shares \$1,249,727,582

Loans \$1,190,167,767

Members 132,505

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.



All loans are subject to approval.

Federally insured by NCUA

MC-AP-OT-060619

APGFCU Swears in 2019 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 10, 2019.

Marjorie Warfield, Supervisory Committee Chair for APGFCU, administered the oath of office to its 2019 volunteer board of directors:

Chairman - Paul D. Eikenberg

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

Secretary - Antha W. Edwards

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

Assistant Treasurer - B. Daniel DeMarinis

Director - Charles N. Alston, Sr.

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

Director - Windsor L. Jones

Director - Wayne G. Taylor

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 Perryville High School Chamber Choir.



Did You Know? APGFCU offers you the option to skip a loan payment with our Skip-A-Pay Program. You can choose to skip one payment* every 12 months on your personal, auto, home improvement, education or recreational loans.

Call 800-225-2555, or stop in a branch to ask a representative for more details.

**Finance charges (interest) will continue to accrue on a daily basis during the month the payment is skipped.*

Let's Play Ball

Does your child love baseball or softball? APGFCU is sponsoring its first Youth Baseball Clinic on Friday, July 19, at Ripken Stadium at Leidos Field for children ages 7-12. Participants will receive skill development and instruction from professional IronBird players. Learn more at apgfcu.com/PlayBall.



What's New?

APGFCU now offers **VA home loans**. Call to speak with a representative to secure your low, or no down payment financing.

Call 888-LOAN-391 for more information.