

Member News

Winter 2019

It's time for to vote.

2019 Board of Directors Election

Vote January 7 – March 16

Your APGFCU Board of Directors represent your interest in the credit union. Learn about your 2019 candidates at apgfcu.com/2019BOD.

Voting is easy. You may cast your vote by paper ballot, online at apgfcu.com or through online or mobile banking. It's your voice. It's your vote. **Voting ends March 16, 2019.**



Mail in your ballot!

The official election ballot is included with your December statement mailing.

Holiday Closings

Monday, January 21

Martin Luther King, Jr. Day

Monday, February 18

Presidents Day

For remote access, try Online Banking, Mobile Banking, Abby Telephone Teller and ATMs.



A New Look for apgfcu.com

We just launched a polished, new website. The new site is mobile responsive for a user-friendly experience that looks and works great on phones and tablets, too. We've even made it easier for you to find what you are looking for by renaming our pages to more common terms.

You can easily find the Online Banking login from the desktop homepage. If you're looking for a new checking or savings account, click on the Save tab. Whether it's a club account, share certificate, money market or IRA, all our deposit products can be found there.

Find the loan that's right for you by visiting the Borrow tab. The Borrow tab is the place to go to for more details on a personal loan, credit card, mortgage and more.

Looking for some financial information? Check out the Learn tab to get information about our Financial Education Department and all the resources we provide to help our members and communities **achieve, prosper and grow.**

If you are still having trouble finding what you are looking for, try our search feature in the top menu – it looks like a magnifying glass. Type in what you are looking for, and let our new, robust search engine find it for you.

Please note that our URL, apgfcu.com, has not changed, but certain page URLs may have. If you've bookmarked a page on our old website, you may be redirected to the APGFCU homepage.



Five Tips for Recovering from Holiday Debt

1 Review your overall financial situation — Start by examining your entire financial situation, including your monthly budget and your short- and long-term financial goals.

2 Select a payment strategy that works for you — Pay down loans and credit cards with the highest interest rates first. Pay more than the minimum if you can, but most importantly, always pay on time. APGFCU personal loans have low, fixed rates and a variety of terms that could help lower your monthly payments.

3 Use tax returns and holiday bonuses wisely — Use these large, lump sum payments to pay down debt or start your personal savings program. Don't look at this extra cash as free money to spend. For savings ideas, check out our great rates on share certificates and IRAs.

4 Start saving for next year's holiday shopping — It's never too early to start saving for next year. Open an APGFCU club account and start setting aside money now to help eliminate extra holiday debt later.

5 Evaluate your credit cards — Consider eliminating credit cards with annual fees and incorporating more rewards cards into your wallet. Take advantage of the points you can accumulate with a rewards card and put them towards some of your holiday purchases. Check out APGFCU's Visa credit cards to find a card that fits your needs.

Save for the Future with an IRA

Before you know it, tax season will be here. Now is the time to make your annual IRA contribution for 2018 and take advantage of possible tax benefits.*

APGFCU offers Traditional and Roth IRAs. Each of these accounts offer a secure, non-volatile way to save for the future. The Traditional IRA may offer you tax-saving benefits for the contribution year. This means you may be able to

reduce your taxable income by a certain percentage of the amount you deposit to your IRA. A Roth IRA allows for tax savings upon withdrawal because the amount you contribute to the account has already been taxed. The principal amount is not subject to future taxes and the funds can continue to grow tax-deferred as long as you follow the contribution and withdrawal guidelines set by the IRS.



There's still time. Visit any branch to make your 2018 contribution. You can open a new APGFCU IRA until the April 15, 2019 deadline to qualify as a 2018 contribution.

**Consult your tax advisor for specific contribution guidelines, distribution requirements and tax deferral recommendations.*



Free Financial Education Workshops

NEW! Money Mondays

Weekly at 11:25 a.m.
Cecil Community College
Technology Center

Join us every Monday for a one-hour financial education session. Topics include home buying, building good credit, developing a budget and paying down debt.

Home Buying and New Homeownership

Saturday, January 12
9:00 a.m. - 11:00 a.m.
APGFCU Home Loan Center

Join APGFCU and guest agent Salliann Muscella from Advance Realty for this free workshop. We'll provide tips on preparing for the home-buying process, avoiding financial pitfalls and planning for home maintenance and expenses.

Contact Financial Education

For details and to register for our workshops,

Email us at
WorkshopRSVP@apgfcu.com

Call us at
410-893-7359

Visit us online at
apgfcu.com/Seminars

Harford County Public Schools Support Staff Superstars

A lot of hard work and dedication goes into educating our youth. That's why APGFCU partnered with Harford County Public Schools to recognize support services staff members during National Education Week in November. Nominations were accepted from fellow HCPS staff during September 2018 based on criteria such as exemplary performance, outstanding achievements or accomplishments, outstanding customer service, collaboration, and positive attitude, or

contributions that contributed to cost savings or increased efficiency.

Team members from HCPS joined APGFCU representatives to award and recognize 17 support service members from across Harford County with a \$200 check. Their supervisors also received \$100 to host a celebration for the recipient at their location. Congratulations to all the hardworking staff at HCPS.



Pictured left to right: Andrea Vuncannon, APGFCU Financial Education Team; Ivelisse Kanner, Para Educator, Church Creek Elementary School; Harley Main, Principal, Church Creek Elementary School; Ben Richardson, Senior Manager of Human Resources, HCPS.

Become an APGFCU Volunteer

Volunteers are the heart and soul of APGFCU. Their commitment and active involvement are vital in guiding how our credit union **helps our members achieve, prosper and grow.**

When you volunteer with us, you receive specialized training, which helps you develop the skills and knowledge essential to financial institution leadership. Through self-study courses, you'll learn credit union principles and gain valuable insights into planning, finance, lending, marketing and more.

This personal enrichment prepares you to serve on committees, which are the leadership foundation of APGFCU. Each committee provides a unique experience and comes with important responsibilities, such as reviewing policy proposals, discussing trends, and considering ways to support the community.

To learn more, visit apgfcu.com/Volunteers. To request a Volunteer Application Package, please call us at 410-272-4000, extension 3130.



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 November 30, 2018

Assets \$1,352,135,433

Shares \$1,203,062,244

Loans \$1,161,912,920

Members 128,835

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.



Federally insured by NCUA

MC-AP-OT-121018

APGFCU Scholarship Program Enhanced for 2019

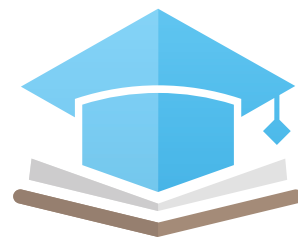
With the objective of providing scholarship opportunities that empower members to further their education as a path to improving their economic and social condition, APGFCU is introducing some exciting enhancements to the credit union's scholarship program.

Beginning with applications accepted in 2019, the program will be expanded to cover not only college attendance, but also trade school and certificate programs for both full-time and part-time students. The program will also make scholarship awards to three categories of student recipients: graduating high school seniors; continuing students (those beyond their first year of college, trade school or certificate program); and returning adults (those who have any gap in institutional learning after high school).

APGFCU has also simplified the application process.

Applications will be submitted via a mobile-optimized online platform, so applicants can use a smartphone or tablet to apply. The information applicants are required to submit has been streamlined and will now have three options to respond to an application question: original essay, original 60-second video or original photo with caption.

Scholarship award and application details will be posted to apgfcu.com/Scholarship in late January. Please check back for more information and share this great news with the student members in your life.



Did You Know?

APGFCU offers a **Credit Builder** program to help members who have had credit obstacles but demonstrate a commitment to repay their loans?

Contact us at CreditBuilder@apgfcu.com or visit apgfcu.com/CreditBuilder for more details.

Salvation Army Angel Tree Program

Each year, APGFCU partners with the Salvation Army to help bring joy to children in need in Harford and Cecil Counties during the holiday season. APGFCU staff purchased toys and items of need such as clothing and shoes for 15 children ranging in age from newborn to 12. We are delighted and honored to continue this wonderful tradition in support of the youth in our communities.

