



Member News

Winter 2020

It's time for **U** to vote.

2020 Board of Directors Election

Vote January 6 – March 29

Your official board of directors election ballot is included in your December statement. Your APGFCU® Board of Directors represents your interest in the credit union. Learn about your 2020 candidates at apgfcu.com/2020BOD.

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 29, 2020.**

Mail in your ballot!



Holiday Closings

Monday, January 20
Martin Luther King, Jr. Day

Monday, February 17
Presidents Day



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



Pictured left to right: APGFCU Financial Education Director, Liz Monti; Forest Hill Elementary School Paraeducator, Pamela Lopez; Assistant Superintendent for Human Resources, HCPS, Jean Mantegna.

Harford County Public Schools Support Staff Recognized

Paraeducator Pamela Lopez was surprised with a \$200 check during the 2019 Harford County Public Schools Support Services Superstar Award. APGFCU and Harford County Public Schools recognized support services staff

members during National Education Week in November. Lopez was one of 15 employees to receive the Support Services Superstar Award out of 1,500 eligible employees.

Congratulations to all the hardworking staff at HCPS.





New Year, New

How to Make New Year's Resolutions Stick

Make it SMART

Specific. Instead of “Get into shape,” make goals like “Start working out twice a week.” By being specific, your resolutions are clearer and easier to put into action.

Measurable. Make sure your goals have clear markers to help you track progress and stay the course.

Achievable. Be realistic about what you intend to accomplish. When you set goals that are within your reach, you're less likely to abandon them when the going gets tough.

Relevant. It's best to concentrate on the areas where you most need to improve. While other goals may sound nobler, work first on the areas where you know you are lacking.

Time-based. Set a specific date for achieving each goal. A self-imposed deadline will push you to work on your resolution today.

Write it down. Save your resolutions on your phone, using a note-taking app, or if you prefer to work with old-fashioned paper and pen, hang it up in a prominent place where it won't get lost.

Chart your progress. Use a calendar to check off every day you've stuck to your resolutions. Visual reminders of your success can be a powerful motivator.

Don't keep your resolutions to yourself. One of the best ways to ensure success is to share your

journey with others. Here are three ways you can do this:

1. Enlist the help of a friend
2. Post your progress on social media
3. Join a support group

With careful planning and hard work, you can make 2020 the year your resolutions stick.

If improving your financial health is one of your 2020 resolutions, APGFCU can help. Contact our Financial Education Department for one-on-one counseling or attend one of our free seminars.

Happy New Year from all of us here at APGFCU!



Got holiday debt?

It's so easy to go overboard during the holidays, especially if you have kids. You want everything to be perfect for them. You want to build priceless memories, so spending any amount seems worth it. Giving extravagant gifts may seem like a great idea until you're staring at a huge credit card bill in January.

Fortunately, you're not alone. APGFCU is here to help.

Check out these options to get you back on track:

- Personal Loans
- Home Equity Loans
- Home Equity Lines of Credit
- Visa® Balance Transfers

Let us help U. Visit apgfcu.com/GotDebt to get started.

All loans subject to credit approval.

Apply Now for 2020 Scholarships

We are now accepting entries for this year's STARRS scholarship awards. The question for this year stems from one of the seven cooperative principles from which the credit union movement was founded. Entrants may respond to the question through an essay, photo, or video submission.

APGFCU offers scholarships for not only college attendance, but also trade school and certificate programs for both full-time and part-time students in three categories:

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).

Let us help you achieve your educational dreams. **Apply for the 2020 APGFCU STARRS Scholarship.**

View the question and apply at apgfcu.com/STARRS

Free Financial Education and Homebuying Seminars



APGFCU offers free seminars to help you **achieve, prosper and grow** both personally and financially. Join us at an upcoming seminar to learn about building and maintaining good credit, or get information on the homebuying process.

Visit apgfcu.com/Seminars to register.



Thinking About Summer

Shopping for a boat or RV this winter?

Check out our low rates* before you shop and sail into spring with a new adventure!

For details, visit apgfcu.com/RV

**All loans subject to approval.*



Save the Date!

APGFCU Annual Meeting 2020

Thursday, April 23

Meeting starts at 6:00 p.m.

APGFCU Arena in Bel Air



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 November 30, 2019

Assets \$1,482,410,689

Shares \$1,317,698,389

Loans \$1,255,095,925

Members 137,273

FIND US ON



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All loans are subject to approval.
Federally insured by NCUA

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Member Owned. Member Driven.

As a member of APGFCU, you know that credit unions are always striving to serve their members and community in as many ways as possible. We value each member's input as an equal owner in the credit union, and offer flexible loan terms as well as low-cost accounts. We also reward our members with higher dividends, and

proudly donate our time and our resources to community initiatives and organizations.

So, since you're reading this, you're already in on the secret. You've found the best place to do your banking. Thank you for being a member and joining the credit union movement.

Save for the future with an IRA

The key to successful retirement savings is good and early planning.

A 2018 study by Northwestern Mutual stated that 21% of Americans have no retirement savings at all and 10% have saved less than \$5,000 towards retirement. For most Americans, retirement seems like an always-distant horizon. They can see it, but they never quite have enough money to reach it. As a result, they end up working long into their 70s. The time to start saving for a brighter retirement future is now. Let's take a look at some benefits of an IRA.

IRAs come in two forms:

Traditional and Roth.

1. A **Traditional IRA** is tax-deferred. You don't pay taxes on the money you put into a Traditional IRA. Instead, you pay taxes on your withdrawals. If you'll have less income after you retire, a

Traditional IRA may save you money on your tax bill.



2. In contrast, you fund a **Roth IRA** with post-tax assets. Roth IRAs make the most sense for people who expect to draw a significant post-retirement income. If you expect to have a significant pension, a Roth IRA might be best for you.

APGFCU offers Traditional and Roth IRAs. Each of these accounts offers a secure, non-volatile, way to save for the future. Take charge of your financial future. Visit any branch to make your 2019 contribution, or open a new APGFCU IRA before the April 15, 2020 deadline.

Consult a tax advisor for more information.