

Member News

Winter 2022

It's Time to Shoot for the STARSS

Do you or someone you know need help getting to and through college, trade school or other higher education?

Spread the word and apply online for the 2022 APGFCU® STARSS Annual College Scholarship now through February 28, 2022.

We are dedicated to helping students at every phase reach their personal and professional goals. Apply for our STARSS Scholarship at apgfcu.com/STARSS for help reaching yours.



Got Debt?

Skate Into the New Year With Our Low-Rate Loan Options and Consolidate!

Decking the halls can be tough on your budget. And with bills rolling in from making the holidays special for those in your life, we're here to help you get back on track.

With the help of APGFCU's various loan products, you could consolidate your higher-rate debt from multiple loans or credit cards into one easy monthly payment, access a lower interest rate and get the money you need to thrive in the New Year. From personal and home

equity loans to our Easy Cash and home equity lines of credit, we'll help you go further with no early payoff penalty, flexible loan terms and more. Plus, we'll even deposit your funds directly into your account so you don't have to visit a branch!

Don't let holiday debt snowball your 2022 plans. Apply now to start consolidating at apgfcu.com/GotDebt.

All loans subject to credit approval.

We Reached 2, Thanks to — \$2 Billion in Assets, That Is!

Thanks for entrusting us to help grow your assets and for helping us grow ours to reach this milestone. Our commitment to our members' financial growth remains the same as we continue to achieve, prosper and grow together.

Holiday Closings


Monday, January 17
Martin Luther King, Jr. Day



Monday, February 21
Presidents Day

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

Our Priority Is .

At APGFCU, our priority is . As COVID-19 metrics increase, we are prepared to continue serving your financial needs. We are taking careful precautions to keep high-trafficked locations operating as usual to help you conveniently complete everyday transactions.

Before heading to a branch, check out our COVID-19 page at apgfcu.com/Updates for up-to-date branch information and details. **We are dedicated to helping you achieve, prosper and grow.**

Vote for Your 2022 Board of Directors

As an APGFCU member-owner, you hold the power to shape the future of the credit union through your vote in the 2022 Board of Directors Election. Make your voice heard by voting for the candidates who represent your needs, goals and ownership in the credit union. Voting is open now through March 27, 2022.

Select the three (3) candidates who you would like to represent your interest in the credit union for their elected three-year term. You may return your ballot by mail, vote online, or drop your ballot off at your local branch now through March 27, 2022.



Election results will be announced at the Annual Meeting on Thursday, April 21, 2022.

Review official election rules and cast your vote online at apgfcu.com/Election.

New Year, New Home!



If your 2022 resolution is to find and finance your dream home or work toward a lower payment with a refinance, we are here to help you make it happen. With an APGFCU mortgage, you could unlock:

- Up to 100% financing
- Low down payment programs
- Closing cost assistance
- Loan experts to help guide you
- Start-to-finish service
- Extensive local knowledge

Rates are still low, so don't wait! Apply for an APGFCU mortgage at apgfcu.com/Mortgage today.

All loans are subject to credit approval. APGFCU is an equal housing lender.



Avoid Statement Delays. Bank Instantly Online.

As of October 1, 2021, the U.S. Postal Service has extended delivery timeframes for first-class mail and packages from their standard two or three days to now up to five days. Don't leave your financial information to chance — leverage our remote banking options, if you have not already, to ensure the on-time delivery of your statements as well as loan and other payments, and access your account information online, 24/7, wherever you are.

We bring your finances to . Take advantage of:

- Online and Mobile Banking
- Free e-Statements
- Mobile Deposit*
- External Transfers
- 43,000 Free ATMs**

Visit apgfcu.com/OnlineBanking to learn more about the ease and convenience of our remote services and get started today.

**Message and data rates may apply. Contact your mobile carrier for details.*

***APGFCU cardholders have access to 43,000 free ATMs through the Allpoint network. APGFCU does not charge a fee, but other ATM surcharges may apply.*

Prepare for Your Next Step With Sallie Mae

Next semester will be here before you know it. With the help of Sallie Mae, our partners in educational funding, we're here to help you ring in the New Year with the funds you need to get to and through your next adventure. Whether you're an undergraduate, graduate or returning student, Sallie Mae's low, competitive educational loan options are made to help those on every path reach their goals. Plus, their 1-2-3 step

approach simplifies the financial planning of your next step.

Learn more and apply to get the cash you need for next semester at apgfcu.com/SallieMae. Or by scanning the QR code.



Membership eligibility applies. All loans subject to approval.

Fraud Protection: 12 Tips to Avoid Scams

While the holiday season may be behind us, scammers are still hard at work on their next ploy to take our money, information and identity. Use the following tips to proactively avoid fraud and remain protected throughout 2022.

1. Use a Credit Card

Credit cards offer advanced protection while shopping in-store, online and within an app. With an APGFCU Credit Card, you have the power to freeze your card at any time, be notified immediately of suspicious activity, block certain transactions and more. Visit apgfcu.com/Visa to learn more.

2. Avoid Requests to Pay With a Gift Card

Scammers will often try to persuade their victims into purchasing a gift card to pay for a product or emergency. This is because as soon as the money is loaded onto the gift card, there is no way to get it back. No matter what the story is, anyone demanding to be paid via a gift card is a scammer.

3. Research Before You Donate

Scammers often take advantage of generosity this time of year by asking you to contribute to a charity, which does not exist. Be sure to research any charity before you donate to know exactly where your contribution is going.

4. Do Not Share Information

To keep your information, finances and identity secure, never divulge your account information, Personal Identification Number, Social Security number or other sensitive data, no matter how tempting the sale.

5. Only Buy From Trusted Sources

Protect yourself by only shopping on sites with “https” in the address. This proves the website is secure. When shopping on an app, be sure to explore how they use it. Many apps collect your data, but secure ones will typically disclose how they use it to keep you protected. You can also check out reviews and recommendations from others about a seller, product or warranty.

6. Be Wary of Too-Good-to-Be-True Sales

Many stores offer blowout sales, but ones that don’t make financial sense for the seller may be a sign of fraud. Scammers may be trying to get your information by dangling a massive sale in front of you, or con you into paying for an item without the intent to send it out to you. If it looks too good to be true, it likely is.

7. Stop and Think

Scammers will always try to rush you into doing what they want. It can be easy to fall into a scam and believe what the person on the other end is saying. Remember, legitimate companies will not pressure you into anything.

8. Keep an Eye on Your Account

If your information does fall into the wrong hands during a data breach or if you misplaced your card, you will want to know right away so you can take action. Regularly examine your account activity for unexplained charges. If you find any, you can freeze your card and file a dispute to get your finances back on track.

9. Track Deliveries

Scammers will often charge you for an item and then never send it to you, hoping you will forget or order another one. If you placed an order for an item and it did not arrive, call the company’s customer support line. If you feel this was a scam,



report it to the Federal Trade Commission (FTC).

10. Update Your Passwords

Having unique passwords protecting every one of your accounts is crucial to your security. Advancing technology is making it easier for criminals to hack your accounts, so passwords need to be stronger than ever.

11. Check Your Credit Report

Your credit report reflects your recent activity – good or bad. Taking a look at your report regularly can provide insight into your finances and alert you to any irregularities. You can now pull a free copy of your credit report weekly from each of the three credit bureaus: TransUnion, Experian or Equifax.

12. When in Doubt, Talk to Someone You Trust

It is always helpful to run a situation, especially a possible scam, by a friend, family member or financial advisor. They will likely have a different take on the events and may be able to shed light on courses of action.

If you believe you have been a victim of fraud, report your experience to the FTC and find out steps you can take to protect yourself. Visit apgfcu.com/Security for updates on the latest scams.

All loans are subject to credit approval.



Member owned. Member driven.

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apgfcu.com | 410-272-4000 | 800-225-2555



Branch Locations

Aberdeen

996 Beards Hill Rd.

Amyclae

1200-A Agora Dr., Bel Air

APG

6485 Operations 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 November 30, 2021

Assets	\$1,997,376,130
Shares	\$1,800,382,068
Loans	\$1,346,788,504
Members	146,014



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All loans are subject to approval.
Federally insured by NCUA

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Seven Keys to Buying a Used Car



The used vehicle market is experiencing a boom as new car inventory remains low in the wake of the COVID-19 pandemic. Buyers are recognizing the potential financial benefits of purchasing a used car as vehicles in good condition are now running for over 150,000 miles or eight years.¹ With their advancing life span, 64% of consumers are opting to purchase a used vehicle over new.²

Let's take a look at seven steps you can take to get behind the wheel of a used car today:

1 Set a Budget. Whether you're paying for your used car in full or taking out a loan, you need to understand how much you can afford to spend before walking into a dealership. Be sure to consider how much you would like to spend on a down payment and remember that any principal payment above the minimum requirement will reduce your monthly interest costs over the life of your loan.

2 Narrow Your Search. Decide on the type of car you're interested in, your top priorities and any features you'd like to be included in the vehicle. Once you have a car in mind, consider how reliable that particular make and model is and research its vehicle history report, trends, reputation and total cost of ownership.

3 Price the Vehicle. Utilize a pricing model to estimate the market value of the vehicle you're interested in and be able to effectively negotiate with the seller. Analyze the health and condition of your car based on factors including year, make, model and mileage to know exactly what you're getting. You can also price your current vehicle for trade-in value.

4 Contact the Seller. This is your chance to get answers to any questions you have about the car. It's generally a good idea to verify all information you've read about the car and ask about available service records, the vehicle title, asking price, if you can have the vehicle inspected and any information they may have left out that you need to know.

5 Inspect the Car. Once you visit the car, conduct a thorough physical assessment, including a walk-around,

test drive and inspection by a licensed mechanic, if possible. In your walk-around, look for signs of poor alignment, body repair and any cosmetic issues that would require upkeep. Choose a versatile course for your test drive route and test for visibility, brakes, acceleration and cornering, control, accessibility and mechanical condition. Finally, a seller may insist on using their mechanic for the inspection. If so, be sure to be extra thorough in your assessment to make sure you're not being taken for a ride.

6 Negotiate. Start your conversation with the seller by comparing the amount they are asking for the vehicle to other similar listings. Next, point out any issues you have with the vehicle as reasons why you deserve a lower price. The seller can either offer a better deal to accommodate your concerns or stand firm at their original asking price. Either way, you have the choice to accept their price or stick to your guns. Remember, your best negotiating tool is your ability to walk away.

7 Sign, Pay and Drive Off. Before signing any contract or taking ownership of the car, add it to your insurance policy. Then, have the seller sign the vehicle title over to you, sign the sales contract, and finalize all financing information. Inspect the contract thoroughly for any additional fees including extended warranty, sales tax and document and registration fees before signing — once the contract is signed, the vehicle is yours.

Visit apgfcu.com/Auto, call us at 800-225-2555 or stop by today to learn how we can help you get behind the wheel of your dream car.

All loans are subject to credit approval. This article has been provided for educational purposes only and is not intended to replace the advice of a loan representative or financial advisor. The examples provided within the article are for example only and may not apply to your situation. Since every situation is different, we recommend speaking to a loan representative or financial advisor regarding your specific needs.

¹<https://www.goldeagle.com/tips-tools/long-cars-last-long-will-car-last>

²<https://www.coxautoinc.com/news/car-buyers-visiting-fewer-dealerships-making-faster-decisions-as-online-engagement-rises>