



WORRIED ABOUT MONEY?

Is there an insured savings account that offers a great rate, but doesn't tie up your money?

Yes! A Money Market Share Account with APGFCU!

Money market share accounts offer higher yields than traditional savings accounts making them an important savings vehicle.

As your balance increases, so does the return you can earn!

And, the money placed in money market share accounts is insured by the U.S. government through the National Credit Union Share Insurance Fund (NCUSIF), up to \$250,000 for a standard or retirement account.

For current rates, visit www.APGFCU.com, under the Checking & Savings tab. To open an account, just stop in a branch or call 410-272-4000, press four, to speak with a Member Service Representative.

When the economy slows, paying the bills can be a constant worry. You can't control the economy, but you can control your finances.

Worried about your work hours being cut, or losing your job altogether? Do the best job you can to show your employer that you are valuable. If you are in serious risk of being laid off, update your resumé and references. And, avoid taking on expensive obligations like purchasing a house or new car.

Worried about making mortgage payments? Selling your home could improve your financial situation, or use the equity in your house to pay off debts. Also, renting is usually cheaper than buying a home.

Worried about paying your bills? Prioritize your bills and make sure that important

expenses are paid first, such as rent or mortgage. Also, contact creditors and explain your hardship. They may be willing to let you miss a few payments or make lower payments. Bill consolidation may also help you save on interest and get out of debt faster.

Take some of the worry out of your life by taking control of your finances. Start today by using our FREE interactive calculators to calculate interest rates, IRA deposits, investment yields, savings, large purchases and more!

It's simple! Just visit www.APGFCU.com, Advice & Education, Financial Calculators.

Want personalized help? Schedule a **FREE** and confidential consultation with **Colleen Knopp, APGFCU's Budgetary Adviser**. Just fill out the form on www.APGFCU.com, under the Advice & Education tab, or call **1-800-225-2555, ext. 5530**.

Remember – the economy is always changing so, today's bust will be replaced by tomorrow's boom. **And, no matter what your financial situation is, always put money aside in savings!**



EXPECTING A TAX REFUND?

If you expect a refund when you file your federal taxes, the IRS makes it easy for you to directly deposit these funds into your APGFCU checking or savings account. Direct deposit is **FREE!** And, it's safer, easier and faster than having a check sent by postal mail.



To direct deposit your refund, go to the refund portion of your tax return:

- Enter APGFCU's Bank Routing Number: 255075576.
- Select the account type: checking or savings. *(The name(s) on the refund check MUST match the account holder name. Also, double check your account numbers. Any error and the IRS could delay your refund.)*
- Enter your member account number.

TIP: IRS Form 8888 - Direct Deposit of Refund. This form allows taxpayers to deposit their refund into as many as three different accounts.

MAXIMIZE YOUR 2008 TAX BENEFITS

APGFCU offers three types of IRAs: (1) Traditional, (2) Roth and, (3) Coverdell Education Savings Account. The first two are designed to supplement your retirement income, while the third is to prepare for future educational needs.

The main benefit of any IRA is a tax-free buildup of earnings. Plus, our IRAs offer low to no annual maintenance fees, competitive rates, insured deposits, low minimum deposit requirements and more! You have until April 15, 2009, to fully fund

your IRA for the 2008 tax year.* \$100 will get you started.

Our advisers can help you identify which IRA is right for you. For current IRA rates, terms and conditions, visit www.APGFCU.com under Checking & Savings tab, or speak with one of our Member Service Representatives at **410-272-4000, press four**.

**Always consult your tax adviser.*

INTRODUCING RETIREMENT CENTRAL, OUR NEW FREE ONLINE RETIREMENT PLANNING RESOURCE

With Retirement Central, you can open, rollover and manage an IRA account from the comfort of your own home!

You're only a click away from links to articles, life stage tutorials, retirement FAQs, investment calculators, and planning tools. Watch a demo of Retirement Central at www.APGFCU.com under the Advice & Education tab. For more retirement choices, call **410-272-4000, press four**.



Save Money with Your MyTimes Merchants

Kevin F. Bress

Attorney-at-Law
HODES, ULMAN, PESSIN & KATZ, P.A.
410-339-6767

Fallston Pharmacy & Medical Equipment

410-879-9000

City Pharmacy

800-728-4374 or 410-398-4383

Carlson Wagonlit Travel

Ellen Haley
410-569-0400

Hill Travel Centre

Wayne and Ann Hill
800-874-4558 or 410-287-2290
hilltravelcentre.com

Personal Security Tip

"Notify Me!"

APGFCU uses several online and in-branch tools to protect our members from identity theft. **"Notify Me!"** is a **FREE** Online Banking tool that sends you an email alert when you have a low account balance, an overdrawn account, suspicious activity, and more. "Notify Me!" helps you to monitor the activity in your Online Banking account and avoid any unauthorized transactions.

To sign up for "Notify Me!" and to learn more about how APGFCU protects our members, visit www.APGFCU.com, under the Personal Security tab, or call **410-272-4000, press four**, to speak with a Member Service Representative.

Quarterly Brainteaser



The captain of a big ship was telling this interesting story: "Once I saw two marines standing on the opposite sides of the ship. One was looking to the west and the other one to the east. And they saw each other very well." How can that be possible?

The answer to last quarter's brainteaser is: He was a widower for 25 years.

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