



# PAY OFF YOUR CREDIT CARD BILLS WITH 10 HELPFUL TIPS!

## Planning a Summer Vacation?

APGFCU offers a collection of **FREE** helpful online tools to help you plan for a safe and relaxing summer get-away!

- American Express® Travelers Checks
- Discount Theme Park Tickets (Now available in all branches)
- Vacation, RV, and Boat Loans
- APGFCU Platinum Visa® Cards with Rewards and 1% Cash Back Rebate
- **FREE** Bill Pay (Pay your bills remotely)
- **FREE** Online Banking (Access your accounts remotely)
- **FREE** Mobile Banking (Access your accounts anytime, anywhere with your cell phone!)

Visit us online at [www.APGFCU.com](http://www.APGFCU.com), to take advantage of these convenient time- and money-saving tools, or call 410-272-4000, press four!

There are many ways to pay off your credit cards, but here are some simple steps to help:

1. Create a table with the following fields: Credit card name, balance, payment due day, APR, reward points earned, redemption offers applicable for your reward points balance.
2. Fill the table with data from each of your credit cards.
3. Use reward points to make partial payments, cover fees or barter for something you need. (Spending less prevents putting more money on the credit card).
4. Call the credit card companies to ask for a lower interest rate.
5. Consolidate higher rate cards onto a lower rate card. This could lower your monthly payment and allow you to pay more towards your principal, not just your interest. **APGFCU offers 1% cash back on balance transfers and no balance transfer fee.\***
6. Pay off the credit card with the highest interest and balance first. In the meantime, pay the minimum required monthly payment on all other credit cards.
7. Once you pay off a credit card, cancel it. You only need one credit card and you should pay the balance off completely every month.
8. Practice controlled and healthy spending habits.
9. Look for ways to add to your income (more income means earlier payment of bills!)
10. Watch your debt shrink and celebrate when your bills are paid!



Take control of your finances! For more **FREE** budgetary advice and financial resources, visit [www.APGFCU.com](http://www.APGFCU.com), under the "Advice & Education" tab, call **410-272-4000**, press four, or stop in!

*\*Offer valid for first two balance transfers per calendar year.*



# PLAN YOUR RETIREMENT ANYTIME, ANYWHERE!

Whatever your age, finances, or savings experience, Retirement Central, our **FREE** Online Retirement Planning Resource, can help make retirement planning easier.

- Open an IRA
- Roll over an IRA
- Manage Your IRA
- Life Stage Tutorials
- Retirement FAQs
- Investment Calculators
- Planning Tools



Find Retirement Central at **www.APGFCU.com**, under the "Advice & Education" tab, or call **410-272-4000**, press four.

## SELLING OR PURCHASING A HOME?

APGFCU is proud to partner with SMARTMOVE®, a national real estate affinity program designed specifically for credit unions to give you, our member-owner, the highest quality, professional real estate assistance and CASH REBATES.



**When you register with SMARTMOVE, you'll receive a cash rebate for each transaction – up to \$5,000 – whenever you buy or sell a home!**

You'll also receive high quality professional real estate assistance from specially trained and experienced agents who will help you manage your home search, and professionally market your current home or investment properties.

SMARTMOVE is **FREE** to APGFCU member-owners! To register or for more details, visit **www.APGFCU.com**, under "Member Benefits," or call SMARTMOVE toll-free at **1-800-645-6560**.

## GET THE MOST FROM YOUR MEMBERSHIP!

MEMBER REWARDS is our way of REWARDING MEMBER-OWNERS who actively participate in the APGFCU cooperative with

- **CASH REBATES**
- **PREMIUM RATES**
- **DISCOUNTED FEES, and much more!**

**The more you invest in your membership, the more you SAVE!**

Member Rewards are based on your combined household\* deposit and loan balances. At the end of each month, your balances determine if you are at the **BRONZE, SILVER, or GOLD** level, which is printed on your month-end statement.



**EVERY LEVEL QUALIFIES YOU FOR DISCOUNTED RATES AND REBATES – AND, SAVES TIME AND**

**MONEY!** Find your level – call **410-272-4000**, press four, stop by, or download a Member Rewards guide online at **www.APGFCU.com**.

*\*A 'household' is all the member-owners with the same address AND last name. Member-owners living at your same address with different last names can be combined into a household at your request.*

**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

Telephone and online "phishing" scams trick people into providing their personal financial information, specifically account numbers, passwords, PIN numbers, Social Security numbers, and more.

With the information obtained from the scams, thieves can take out loans or obtain credit cards and even driver's licenses in your name. They can do damage to your financial history and personal reputation that can take years to fix.

APGFCU can help you learn how to protect yourself!

- **Never provide your personal information in response to an unsolicited request.**
- **Contact your financial institution directly.**
- **Never provide your password or PIN to an unsolicited request.**
- **Review account statements regularly for accuracy.**

To learn about more about how APGFCU protects our members, visit **www.APGFCU.com**, under the Personal Security tab, or call **410-272-4000**, press four.

## Quarterly Brainteaser



If three salesmen can sell three stoves in seven minutes, how many stoves can six salesmen sell in seventy minutes?

Answer available in the MyTimes section of **www.APGFCU.com** on July 1, and in the next quarterly newsletter.

**The answer to last quarter's brainteaser is: The marines were standing back to the edge of the ship so they were looking at each other. It does not matter where the ship is (of course it does not apply to the North and South Pole).**

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