

MAKE THE HOLIDAY SEASON MERRIER...AND, DEBT-FREE!

Need a Gift Idea for the Person Who Has Everything?

This holiday season give the gift that always fits – an APGFCU Visa® Gift Card!* It's easy to use and safer than cash or gift certificates. And best of all you won't have to worry about a right size or color!

The APGFCU Visa Gift Card can be used at any location that accepts Visa Debit Cards, including ATMs. Order your gift card at any of our branches. Or, order online from the comfort of your home and have it delivered right to your door - or the recipient's door!

Stop by any branch, or visit www.APGFCU.com to order or activate a Visa Gift Card today!



*Fees apply.



How much should you plan to save for holiday spending? Use the tips and worksheet below to create a budget that will help you save money during the holiday season!

- Determine what you can afford**
 by looking over your finances. This will be your holiday spending limit.
- Break it down further**
 Go through the list of holiday expenses (gifts, decorations, holiday foods, etc.) and set a budget for each area of spending.
- Track your spending to stay focused**
 Keep a running total of your holiday purchases in the "Actual Spending" column of the worksheet. Then, use the "Amount Over or Under" column to track how it compares to your "Actual Spending."
- Tweak your budget to cover overspending**
 If you overspend in one category, simply reduce spending in another category to make up for it.



Holiday Spending Worksheet

Holiday Expenses	Budgeted Spending	Actual Spending	Amount Over or Under
Gifts			
Tips (mailman, paper boy, doorman, etc.)			
Charitable Donations			
Cards			
Postage Stamps			
Gift Shipping			
Wrapping Supplies			
Decorations			
Film & Photo Processing			
Baking Supplies			
Holiday Foods			
Eating Out			
Party Supplies			
Holiday Clothing			
Fun Money (tickets to concerts, plays, etc.)			
Other			

For more tips and FREE money management resources, visit www.APGFCU.com, under the "Advice & Education" tab, call **410-272-4000**, press four to speak with Colleen Knopp, APGFCU's Budget Advisor, or stop in one of our nine convenient branches!

A FREE GIFT FOR YOU!

There is no time like the present to add insurance protection for yourself and your family.



As an APGFCU member-owner, you are entitled to \$1,000 of FREE Accidental Death and Dismemberment [AD&D] Insurance Coverage. AD&D Insurance can help you and your family in the event that you suffer a disabling or fatal injury. We pay

the premium as a way to give you some added security while you build your wealth.

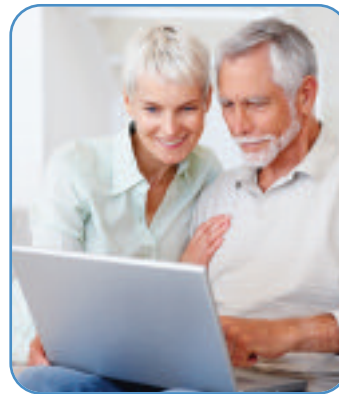
Affinion Benefits Group administers the program for APGFCU and they've been an insurance leader for over 35 years. To accept your complimentary AD&D Insurance, or to find out more, visit www.APGFCU.com, under "Member Benefits," or call Affinion toll-free at **1-800-860-7182**.

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

For more information, visit www.APGFCU.com, under the "Advice & Education" tab, or call **410-272-4000**, press four.



WE'RE GIVING YOU MORE REWARDS!

MEMBER REWARDS is our way of saying thanks to **MEMBERS** 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 is 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.

*A 'household' is all the members with the same address AND last name. Members living at your same address with different last names can be combined into a household at your request.

Member Rewards

EVERY LEVEL QUALIFIES YOU FOR DISCOUNTED RATES AND REBATES – AND, SAVE TIME AND MONEY! Find out which level you qualify for – call 410-272-4000, press four, stop by, or download a Member Rewards guide online at www.APGFCU.com.

Save Money with Your MyTimes Merchants

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800-728-4374 or 410-398-4383
citypharmacy@aol.net

Carlson Wagonlit Travel
Ellen Haley **410-569-0400**
ellenhaley90@hotmail.com

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

Personal Security Tip

Holiday shopping online can be convenient, economical, and no less safe than shopping in a store or by mail. To help keep your online shopping experience safe:

- **Know who you're dealing with.** Confirm the online seller's physical address and phone number.
- **Know what you're buying.** Read the fine print!
- **Know what it will cost.** Factor in shipping and handling.
- **Pay by credit card** for maximum consumer protection.*
- **Review the terms of the deal,** such as refund and delivery dates.
- **Print and save records of your online transactions.**

For more tips, visit www.APGFCU.com, under the "Personal Security" tab, or call **410-272-4000**, press four.

*Use Verified by Visa to reduce fraud and minimize risk.

Quarterly Brainteaser



If six winkles and three wonkles cost 15 cents and you can buy nine wonkles and three winkles for the same 15 cents, what will it cost to buy one hundred wonkles?

The answer to last quarter's brainteaser is:

60. One salesman can sell one stove in seven minutes so, six salesmen can sell six stoves in seven minutes, taking this up to seventy minutes you sell ten times more stoves.

Answer: One dollar. Wonkles are one cent each and winkles are two cents each.