



**JANUARY 2009**

**BUILDING STRONG FAMILIES FOR A STRONGER COMMUNITY**

**Tools on the Web**  
[www.APGFCU.com](http://www.APGFCU.com)

Save time with our FREE Online Banking services! Designed to help you manage your finances, you'll have anytime, anywhere account access!

- FREE Online Banking
- FREE eStatements
- FREE Mobile Banking
- FREE Telephone Banking
- FREE Bill Pay
- And more! 



# SAVE MONEY. MAKE MONEY. MAKE YOUR LIFE EASIER.

Worried about money? Start 2009 with a plan to get through. Develop a budget, get out of debt, review your credit report, buy a home, or plan your financial future with the help of our FREE and confidential financial counseling and education resources.



## CALL

Speak with a credited counselor for FREE financial assistance. Call **BALANCE<sup>SM</sup>** at 1-888-456-2227 (toll-free). If bill payments are an issue, simply reworking your current budget is not enough to help you get back on track. Your counselor may be able to arrange a Debt Management Plan and negotiate with creditors to reduce payments, interest charges and fees as you work toward paying off your debt.



## CLICK

Get FREE financial guidance online 24/7 with **InBalance\***, checking account management programs, and **Anytime Adviser\***, interactive financial coaching. Visit the Financial Guidance Center at [www.APGFCU.com](http://www.APGFCU.com), under the "Advice & Education" tab.



## COME IN

Schedule a FREE consultation with Colleen Knopp, APGFCU's Budgetary Adviser. Just fill out the form on [www.APGFCU.com](http://www.APGFCU.com), under the "Advice & Education" tab, or call 1-800-225-2555, ext.5530.  

## WHAT MEMBERS ARE SAYING...

*"There are no words to describe how APGFCU has helped our family through the most difficult times. [APG] has stood behind my family and has built us up. Because of that faith in us, we are thriving. Thank you so much, APGFCU!"*

**Nicole, Elkton**

- Programa de ejercicios sobre BALANCE financiero (en español)
- EnBalance programa educativo de administracion de cuenta de cheques (en español)
- Consejero a cualquier – 24/7 entrenamiento financiero en línea (en español)



# Get Peace of Mind with Additional Insurance Coverage



Take the worry out of a wedding or big event and SAVE MONEY with an insurance policy designed to protect against unforeseen occurrences such as lost deposits, severe weather, call to duty, sudden illness, and more.

The CIMA Companies, Inc./ENI Insurance Services offers additional insurance coverage that may not be included in your current homeowners policy, such as **Flood Insurance**, **Identity Fraud Expense** and **Scheduled Personal Property**.

Licensed ENI professionals can provide easy-to-understand information to help you decide if additional insurance is right for you. Stop in a branch and speak with a friendly ENI professional. Visit [www.APGFCU.com](http://www.APGFCU.com) for dates and times.

For more information on the coverage described above or to obtain a quote, contact CIMA/ENI Insurance Services, at 1-800-649-4392 or visit online at [www.eniinsurance.com](http://www.eniinsurance.com). CIMA/ENI Insurance Services has partnered with APGFCU for over 10 years, providing quality coverage and competitive pricing for both Auto and Home Insurance.

*ENI disclaimer: This insurance is offered by ENI Insurance Services, LLC and is not a product of APGFCU. This program is totally administered by ENI, an independent insurance agency.*

APGFCU has an exciting line-up of FREE and informative educational workshops planned for 2009. Check online 24/7 for updates at [www.APGFCU.com](http://www.APGFCU.com), under "News & Events."

# SIMPLIFY Your Life, SAVE the Environment, and SECURE Your Account Information

With FREE Online Banking, FREE Bill Pay, and FREE eStatements, you can cut desk clutter and paper consumption while you safely manage your money and pay bills.

**Get easy, convenient access to your money—anytime, anywhere!** Take advantage of the convenience of FREE online banking services. You can:

- Check account balances and make transfers
- Receive email notification for every account transaction
- Pay recurring monthly bills automatically and on time
- Reorder checks
- And much more!

**Sign-up is quick and easy!** Visit [www.APGFCU.com](http://www.APGFCU.com) and click on "Join Now," then "Convenience Services," or call 410-272-4000, press 4.



## TOSS or KEEP?

The start of the New Year is a perfect time to clear mounting paper clutter and protect your personal information. But, what should you toss and what should you keep?

### TOSS:

- ATM and bank deposit slips (after reconciling)
- Credit card receipts (after reconciling)
- Monthly bank and credit card statements
- Paycheck stubs (after reconciling with annual taxes)



### KEEP:

- W-2 and 1099 Forms
- Year-end credit card statements
- Statements for annual mortgage interest, property taxes, childcare bills, medical bills, or any other tax-deductible expenses

**Remember—when in doubt, DON'T throw it out!** For more tips and FREE financial advice, visit our "Advice & Education" section at [www.APGFCU.com](http://www.APGFCU.com), or call 1-800-225-2555, ext. 5530 to speak with our expert budget adviser.

## Make Some Money Back on Your Holiday Spending

The holiday shopping may be over, but now you have to pay for all those gifts. Transfer the balances from other high interest rate credit cards to your APGFCU Visa® credit card and

**EARN 1% CASH BACK!**



There's no balance transfer fee, no annual fee, and low interest rates. Apply online 24/7 at [www.APGFCU.com](http://www.APGFCU.com), call 410-272-4000, press 4, or stop in today.

*\*Balance transfer rebate offered on first two transfers, per card, per year.*

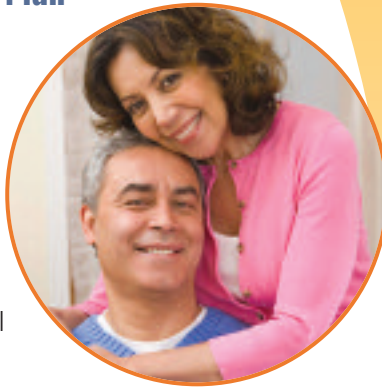
# Get More **BANG** for Your IRA Buck



## Make Sure an IRA is In Your 2009 Savings Plan

APGFCU offers three types of Individual Retirement Accounts (IRAs) to make saving for the future easy:

- **Traditional IRA**
- **Roth IRA**
- **Coverdell Education Savings Account**

Our Traditional and Roth IRAs are designed to supplement your retirement income, while the Coverdell is to help prepare for the future educational needs of your children or grandchildren.



**Maximize your 2008 tax benefits!** 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. With as little as a \$100 opening balance and small systematic contributions, our advisers can help you identify which IRA is right for you. For current IRA rates, terms and conditions, visit our "Current Rates" section, under "Checking & Savings," online at [www.APGFCU.com](http://www.APGFCU.com) or call 410-272-4000, press 4.  

\*Always consult your tax adviser.



## New **FREE** Online Retirement Planning

### Start Planning Your Future Here

For many, putting together a retirement plan is often pushed aside—we're too busy, it's too far away, etc. Retirement planning is more involved than just the finances. Whatever your age, finances, or savings experience, Retirement Central 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

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



Watch a demo of Retirement Central at [www.APGFCU.com](http://www.APGFCU.com) under the "Advice & Education" tab. For more retirement choices, call 410-272-4000, press 4.  

**"In this world nothing is certain but death and taxes."**

— Benjamin Franklin

Taxes are inevitable, but the stress of tax preparation may be minimized, or avoided, with proper planning. Before you file, visit our online Tax Solution Center to help you plan and prepare. You'll find helpful information on:

- **TAX LOANS** • **TAX CREDITS** • **TAX RETURN CHECKLISTS**
- **COMMON TAX BLUNDERS** • **AND MORE**

Filing tax returns can be intimidating. To help simplify the process, APGFCU has partnered with TurboTax® Online<sup>SM</sup> for the 2008 tax filing season. Just go to [www.APGFCU.com](http://www.APGFCU.com)—under the "Advice & Education" tab, click on "Tax Solution Center," then "TurboTax® Online<sup>SM</sup>"—to get started on your return. Enroll in **FREE** Direct Deposit to get your refund faster! For details, call 410-272-4000, press 4.  

## Make Your Vote Count

Your Election Ballot for the 2009 Board of Directors is enclosed in this month's statement. Members age 16 years and older are eligible to cast their vote. Please read the biographies of the candidates carefully and make your selection for up to four new board members. Ballots must be received **no later than Friday, March 27, 2009**. Remember, your vote counts!



This year, you can also vote by eBallot. eBalloting is the fastest and most convenient method of voting available by computer or phone. It's easy!

- By mail: Enclosed prepaid ballot
- By phone: **1-800-390-1899** (toll-free)
- By eBallot: At [www.APGFCU.com](http://www.APGFCU.com)

Be an active member and cast your vote today!

## Be an Active Member-Owner

Please mark your calendars for the APGFCU Annual Meeting in 2009.

**Tuesday, April 21, 2009**  
Doors open at 5:00 p.m.  
Meeting begins at 6:00 p.m.

**Richlin Ballroom**  
Edgewood, Maryland

We will officially swear in the new board directors as well as review and distribute the annual financial reports. Experience the "credit union difference" and be part of the cooperative process.



There will be refreshments and prizes, too!

# January Jump Start to Reading

## Book Drive 2009



APGFCU is partnering with a local book drive to benefit our partner schools and students of all ages from pre-school to college. Now through January 31, collection bins will be available in branch lobbies to accept new book contributions. **Help foster the love of reading for our community's children and donate a new book today.**

For details, stop in one of our nine convenient locations, call **410-893-7359**, or email [edteam@apgfcu.com](mailto:edteam@apgfcu.com).  



### Unable to Pay Bills? Not Sure If You're Saving Enough? Coping With a Job Loss or Loss of Income?

Speak about solutions privately and confidentially with Colleen Knopp, our dedicated Budget Advisor, AFCPE certified. Beginning January 5, Colleen will be available in branches to help you keep your finances in order, plan to save for those large expenses, and get you back on track.

#### IT'S FREE AND CONFIDENTIAL!

Colleen will be available 10 a.m. to 4 p.m.:

Monday, January 5	Forest Hill
Friday, January 9	Elkton
Thursday, January 15	APG (11 a.m.–4 p.m.)
Friday, January 23	Laurel Bush
Friday, January 30	Edgewood



Unable to come in? Call **410-272-4000**, ext 5530 or visit [www.APGFCU.com](http://www.APGFCU.com), under the "Advice & Education" tab, to fill out a form and set up a free personal consultation.  

### APGFCU Partners with Hall's Cross Roads Elementary



APGFCU partnered with Hall's Cross Roads Elementary School in Aberdeen on November 21. With this partnership, APGFCU will make financial education presentations, host free Money Management seminars, and provide recognition and reward incentives. For details, call **410-893-7359** or email [edteam@apgfcu.com](mailto:edteam@apgfcu.com).  

### Winter Weather & Branch Closings

In the event of inclement weather, please call APGFCU before you visit. Our main telephone greeting at **1-800-225-2555** will keep you informed of any changes in our operating hours or on-air closing announcements. You can also visit [www.APGFCU.com](http://www.APGFCU.com) or tune in or log in to WAMD, WXYC, WPOC, WLIF, WWMX or WQSR.  

#### HOLIDAY CLOSINGS

APGFCU will be closed on Monday, January 19, in observance of Martin Luther King, Jr. Day. Account access is available through Online Banking at [www.APGFCU.com](http://www.APGFCU.com), through "ABBY," our FREE 24-hour Telephone Teller, and our network of ATMs.



#### Mailing Address

P.O. Box 1176  
Aberdeen, MD 21001-6176

#### Online Banking

[www.APGFCU.com](http://www.APGFCU.com)

#### Mobile Banking

Mobi.APGFCU.com

#### Phone Banking/Teléfono Bancario

410-272-4000, press 2  
1-800-225-2555, press 2

#### Loan Applications

[www.APGFCU.com](http://www.APGFCU.com)  
410-272-4000, press 4  
1-800-225-2555

#### Member Service Center

Mon–Fri 8:00 am–8:00 pm EST  
Sat 9:30 am–1:00 pm EST  
410-272-4000, press 4  
1-800-225-2555, press 4  
TTY: 1-800-881-4888

#### Home Loan Center

321 S. Main St., Bel Air  
Mon–Fri 8:30 am–5:00 pm EST  
1-888-LOAN-391  
(1-888-562-6391)

#### BALANCE Financial Fitness

FREE Financial  
Management Advice  
Toll Free: 888-456-2227  
[www.balancepro.net](http://www.balancepro.net)

#### Branch Locations

- ABERDEEN**  
Beards Hill Rd. & Rt. 22
- AMYCLAE**  
1200-A Agora Dr., Bel Air
- APG**  
Chesapeake Ave. & Oakington St.
- BEL AIR**  
321 S. Main St.
- EDGEWOOD**  
1321 Pulaski Hwy.
- ELKTON**  
1204 E. Pulaski Hwy.
- FOREST HILL** **NOW OPEN!**  
2010 Rock Spring Rd.
- HAVRE DE GRACE**  
1045 Pulaski Hwy.
- LAUREL BUSH**  
2113 Laurel Bush Rd., Bel Air

Effective  
**January 3, 2009**,  
all branches will be  
open on Saturdays  
from **9:00 a.m.**

#### Operating Statistics

As of November 30, 2008

Assets .....	\$667,348,569.33
Shares .....	\$583,757,735.92
Loans .....	\$496,457,535.99
Members.....	81,682

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