



FEBRUARY 2009

BUILDING STRONG FAMILIES FOR A STRONGER COMMUNITY

Tools on the Web
www.APGFCU.com

Need money to consolidate or pay bills, make home repairs, or pay tuition? We offer a variety of loan options, with competitive rates, to meet your needs. Save time and apply online 24/7.

- Mortgage Loans
- Home Equity Loans and Lines of Credit
- Auto and Other Vehicle Loans
- Personal Loans
- Education Loans
- And more! 



WHAT OUR MEMBER-OWNERS ARE SAYING...

"I just recently opened several accounts with APGFCU, and just felt the need to let you know how wonderful an experience I had with one of your reps. He was one of the best reps I have dealt with in the last 20 years; and I have dealt with many banks due to my business. I am writing because when you have a shining star they should be recognized."

Lou, Bel Air

BUILD WEALTH... NOT DEBT

You don't have to be rich to build wealth. February is Savings Month—Military Saves, America Saves, and Maryland Saves—a time to establish savings goals and set money aside for emergencies and other needs.

APGFCU can help you start saving and reach your goals with our **FREE** and confidential budget advice and education resources.

Develop a budget, get out of debt, review your credit report, buy a home, plan your financial future, and more, with:

- **FREE Expert, On-site Budgetary Advice**
- **FREE Educational Workshops**
- **FREE 24/7 Online Financial Coaching**
- **FREE 24/7 Online Financial Fitness Programs**
- **FREE Financial Articles**
- **And more!**

Saving money and eliminating debt require dedication, sacrifice, and patience. You just need to make a commitment. Systematic savings and direct deposit can help you commit to saving money on a regular basis.

 **CALL 410-272-4000, press 4**

 **CLICK www.APGFCU.org**

 **COME IN to find out how you can...**



Win a
\$250
12-MONTH CERTIFICATE
through Maryland Saves!

See page 3 for complete details.

SAVE MONEY, MAKE MONEY, AND MAKE YOUR LIFE EASIER.  

Worried About Money?

Speak about solutions privately and confidentially with Colleen Knopp, our dedicated on-site, AFCPE-certified Budgetary Advisor. Beginning February 9, Colleen will be available in branches to introduce herself, share materials, and make appointments for one-on-one counseling to help you keep your finances in order, plan to save for those large expenses, and get you back on track.

IT'S FREE, CONFIDENTIAL AND NO APPOINTMENT NECESSARY!

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

Monday, February 9	Elkton
Thursday, February 12	Aberdeen
Friday, February 20	Havre de Grace
Monday, February 23	Aberdeen
Friday, February 27	Amyclae



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

FREE WORKSHOPS

Bring a friend and receive a FREE gift!

Ready to Refinance Your Home?



Thursday, February 12, 6:00 p.m.
Bel Air Branch, Home Loan Center
321 S. Main Street, Bel Air

Mortgage rates are hitting a historic low again so, when does it make sense to refinance your mortgage? Do you owe more on your home than its worth? Discussion topics in this FREE workshop include the benefits and responsibilities of refinancing to save money. Refinancing is a big decision so, we'll look carefully at your situation and the factors that could impact on your future financial well-being so that we can assess the best solution for you. Reserve your space today. RSVP to 410-272-4000, or email workshop@apgfcu.com.  

Build a Better Budget

Thursday, February 26, 6:00 p.m.
Bel Air Branch, Home Loan Center
321 S. Main Street, Bel Air

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Reserve your space today. RSVP to 410-272-4000, or email workshop@apgfcu.com.  

Get Immediate Access to Your Paycheck/Government Check with DIRECT DEPOSIT



Direct deposit is **quick, reliable, convenient, safe, and secure**. Your money is electronically transferred into your account and available to use immediately. No standing in lines. No check cashing. No more worries about lost, stolen or misplaced checks.

Use direct deposit for:

- IRS tax refunds
- Payroll checks*
- Social Security checks
- Supplemental Security Income (SSI)
- Veterans Affairs

Mailed paper checks are susceptible to delivery delays, mailbox theft, and fraud, so protecting your money is more important than ever! Plus, when you have direct deposit, you can make savings deposits or loan payments automatic.

If everyone who currently gets a federal benefit check switched to direct deposit, taxpayers would save millions of dollars annually.


Apply 24/7 online at www.APGFCU.com, under the "Checking & Savings" tab, call 410-272-4000, press 4, to sign up with a Member Service Representative, or come in. Don't forget to set up Systematic Savings to have money deposited directly into your savings account of choice.  

*Apply through your company's HR department.

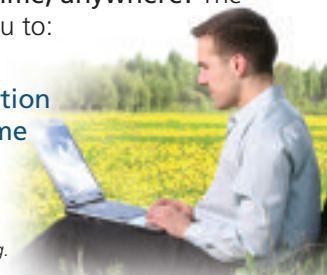
APGFCU's
Routing Number is
255075576

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

With FREE Online Banking*, FREE Bill Pay, and FREE e-Statements, 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! The convenience of our FREE Online Banking services allows you to:



- 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! 

*Need an ABBY personal identification number (PIN) to sign up for Online Banking.



We'll Pay You for Your Balances

Gather your high interest credit cards, department store credit cards and your other debt, and consolidate everything on your new APGFCU Visa® credit card. You'll receive a **1% REBATE*** for your balance transfer and an attractive, fixed, low-interest rate. Most credit card companies charge their customers a percentage to transfer a balance, but APGFCU pays our member-owners! There's absolutely no fee for this service and no annual fee for our cards.

Transfer today and start saving right away. Apply online 24/7 at www.APGFCU.com, under the "Loans & Visa" tab, or call 410-272-4000, press 4, to speak with a Member Service Representative.  



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

BE A MARYLAND SAVER

February 23 to March 7

APGFCU is a proud partner of **Maryland Saves** and **Military Saves**, national campaigns to encourage individuals and families to build wealth through savings. As part of the America Saves program, Maryland Saves is a coalition of Maryland community organizations that offer free services to help people save and build wealth. Sign up at any branch February 23 through March 7, make a deposit into your APGFCU savings account, and you will be automatically entered to win a \$250 12-month certificate.



With as little as \$5, you can open an APGFCU savings account and start earning dividends right away. Call 1-800-225-2555, press 4, visit www.APGFCU.com, or come in to any one of our nine community branches.  



**Member-owners who enroll in the Maryland Saves program and make a deposit into their APGFCU savings account are eligible to enter. Sweepstakes is open to U.S. legal citizens who are member-owners in good standing with APGFCU, meet contest requirements and are 18 years of age or older. Void where prohibited by law. Officers, directors, volunteers, and employees of APGFCU and member-owners of their immediate families (spouse, parent, child, sibling), and persons residing in their households are ineligible to enter the Sweepstakes or win a prize. Sweepstakes begins on February 23 and ends on March 7, 2008. Maryland Saver enrollment and APGFCU share deposit are available via any in-person branch visit or via mail-in entry. Sweepstakes is subject to full official rules, which can be obtained by visiting any branch location or on our website at www.APGFCU.com. Odds of winning will depend on the number of eligible entries received.*

It's Never Too Early or Too Late to Save for Retirement

You may not be contributing enough, or at all, to your retirement. Even worse, you may have dipped into your 401(k) to "borrow" money to cover non-essential expenses. **Save as if your retirement depends on it—it does!** APGFCU offers three types of Individual Retirement Accounts (IRAs) to help you save:

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

The main benefit of any IRA is a tax-free buildup of earnings. You have until April 15, 2009, to fully fund your new IRA for the 2008 tax year and take advantage of the tax benefits.* Plus, our IRAs offer low to no annual maintenance fees, competitive rates, insured deposits, low minimum deposit requirements and more. With as little as a \$100 opening balance and small systematic contributions, our advisers can help you identify which IRA is right for you.

Contribute to your IRA from the comfort of your own home. With **Retirement Central**, our 24/7 Web module, you can **open, rollover and manage your IRA account**. For current IRA rates, terms and conditions, visit our Savings Rates section, under "Checking & Savings," online at www.APGFCU.com or call 410-272-4000, press 4.  

**Always consult your tax adviser.*

You're Not Just a Member, You're an OWNER

APGFCU is a not-for-profit cooperative, owned by our members. So you're not just a member, but a **Member-Owner**. We exist solely to benefit our member-owners, with no stockholders to enrich. After our expenses are paid, all money surpluses are returned to our member-owners in the form of higher dividends, lower fees, and lower loan interest rates. And when you invest in APGFCU, you're investing in strengthening your family and your communities.

What else makes you a member-owner?

- You work on the committee.
- You work as the Board of Directors.
- You have one vote.
- You can volunteer as a Director.
- You are part of the democratic governance of *your* credit union.

Be an Active Member-Owner

Every credit union member-owner has equal ownership and one vote—regardless of how much money a member-owner has on deposit. Make your vote count! Vote by:

- **eBallot:** www.APGFCU.com
- **Phone:** 1-800-390-1899 (toll-free)
- **Mail:** Paper ballot



Mark Your Calendar for the APGFCU Annual Meeting

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!  






We're Giving You More Rewards

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, and are printed on your month-end statement.

Every level qualifies your for discounted rates and rebates—and saves time and money! Find out which level you qualify for. Call 410-272-4000, press 4, 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.

A Note from Habitat for Humanity

Thanks to our friends at APGFCU!

In 1994, APGFCU partnered with the local chapter of Harford Habitat for Humanity [HHH]. We are grateful for the financial, educational and volunteer support from APGFCU over the years.


As of December 2008, we have built 40 new homes, renovated one and started our new FIXIT UP repair program. Most of our labor—from frame up to landscaping—is done by volunteers. The FIXIT UP program assists low income families with emergency repairs, accessible ramps, and general maintenance projects. In 2008, we completed over 20 repairs and two ramps.

While these programs are a tremendous boost for the community, we feel incredibly blessed by the families we serve. "It has made a world of difference," says Annie Hamm, whose family had a ramp built by HHH volunteers in 2008.



All of our families go through rigorous screening to qualify for new home builds or repair work. If you are a Harford County resident interested in applying for a home, in need of repairs or you know of a family in need, please contact us at 410-638-4434. To volunteer, visit www.harfordhabitat.org.

Teens: Need Money For College? Apply for the 2009 Credit Union Foundation Scholarship

The Credit Union Foundation of MD & DC is pleased to announce its \$11,000 College Scholarship Program for 2009. Ten \$1,000 scholarships will be awarded to the winning essay-based applicants in May 2009, and a new video-based award category has been added and will earn the selected video producer a \$1,000 college scholarship.

Download the application online at www.APGFCU.com, and mail it in along with your essay or video. You can also drop off your completed application at any branch. **Hurry! The deadline for application submission is March 31, 2009.** 

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. You can also visit www.APGFCU.com or tune in or log in to WAMD, WXCX, WPOC, WLIF, WWMX or WQSR for on-air closing announcements.  

HOLIDAY CLOSINGS

APGFCU will be closed on Monday, February 16, in observance of Presidents' Day. Account access is available through Online Banking at 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

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
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

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

Operating Statistics

As of December 31, 2008
Assets\$665,540,661.22
Shares\$586,429,407.93
Loans\$503,604,432.59
Members.....82,461

APGFCU is not affiliated with the Internet sites listed in this newsletter. These sites are provided as reference only. APGFCU makes no representations about the content on these sites or subsequent links from those sites.



All branches are now open on Saturdays from 9:00 a.m. to better serve you.