I would like to begin by thanking you, our members, for choosing APGFCU to be your primary financial institution, whether you perform your transactions electronically, by telephone, or in person at a branch.

Over the past year, we added new products and made infrastructure improvements to better serve your needs. These included:

- A new Cash Back Visa® credit card, which earns 1.5% on net purchases.
- Jumbo mortgages for loan amounts above Fannie Mae loan limits.
- Providing the ability to select or change card personal identification numbers (PINs) by phone.

We had significant opportunities to give back to our members in 2017 by increasing our dividend rates on regular share and money market accounts. These increases were made in advance of competitors, in the cooperative spirit of maximizing value to our members. We also offered several certificate specials throughout the year, in which members invested $58.8 million.

We continued to sponsor many community activities, which are detailed later in this report. I had the honor of attending the dedication of the 100th Habitat for Humanity Susquehanna home, built in Aberdeen last summer. APGFCU was a founding member of this Habitat chapter and continues to support its operations. In addition, we were the founding sponsor of Aberdeen Proving Ground’s Centennial Celebration, which included events and activities throughout the year. It will also help fund the planned APG Discovery Center, which will tell the stories of the region’s rich technology heritage to inspire education and innovation in Science, Technology, Engineering and Math (STEM) for learners of all ages. We are very proud of our roots at APG. As it has grown, so have we.

“I would be remiss if I didn’t mention our rebranding effort. APGFCU still stands for “Aberdeen Proving Ground Federal Credit Union.” However, we are accentuating three things we strive to help our members do each and every day: “Achieve. Prosper. Grow.” We still have the same origin, history, and member service. Our focus remains on you. Remember, credit unions are “Not for profit, not for charity, but for service.” This is our commitment.”

I had the honor of attending the dedication of the 100th Habitat for Humanity Susquehanna home, built in Aberdeen last summer. APGFCU was a founding member of this Habitat chapter and continues to support its operations. In addition, we were the founding sponsor of Aberdeen Proving Ground’s Centennial Celebration, which included events and activities throughout the year. It will also help fund the planned APG Discovery Center, which will tell the stories of the region’s rich technology heritage to inspire education and innovation in Science, Technology, Engineering and Math (STEM) for learners of all ages. We are very proud of our roots at APG. As it has grown, so have we.

“Remember, credit unions are 'Not for profit, not for charity, but for service.' This is our commitment.”

With the 2018 board election cycle, we are reducing the number of directors on the board from 11 to nine. I would like to thank two volunteers who are completing their elected terms of service as we implement this change. John Blomquist has served for 25 years, including three years as chairman, nine years as vice chairman and one year each as treasurer and secretary. Joseph Traino, III, LTC (U.S. Army, Ret.) has served for 26 years, including two as treasurer and one as secretary.

I would also like to thank our President/CEO Don W. Lewis for his leadership and management of our 307 employees, which allowed us to have such an excellent financial year for 2017, our 79th year of operations.

Our management and staff solve problems every day to keep our 125,000+ members happy. Whether you are opening an account, investing in a money market or certificate, purchasing an automobile, obtaining a mortgage for a new home, planning a vacation or preparing for a major life event, APGFCU is here for you.

Barry D. Decker, CSM (Ret.)
Chairman, Board of Directors
In 1938, 54 workers from Aberdeen Proving Ground laid the foundation for our credit union when they pledged their first $5 share, for a grand total of $270. That foundation was based upon a simple concept: People Helping People. The country was recovering from the Great Depression, and the idea that people with a common bond could pool their resources to help one another was powerful. That concept is the foundation upon which we continue to build, both now and for future generations.

APGFCU is in a season of expansion, adding structures and products to help more people, as we pursue our vision of serving one out of every two households in Harford and Cecil counties. Opportunities opened up in the latter part of 2017, which will allow us to build our branch network in Chesapeake City, Cecil County, and Riverside/Belcamp, Harford County. Both are locations that a large, regional bank closed in 2017. This had a tremendous impact on the community, particularly in Chesapeake City, where the branch that closed was the only financial institution in the area. APGFCU heard the outcry and is answering the call by bringing the credit union solution to the people of this community.

We also continue to build in the area of financial education. Imparting the knowledge necessary to help people improve their financial well-being is at the core of what we do. Since 2003, our financial education department has been dedicated to providing financial literacy to people of all stages and walks of life. We partner with schools and government agencies, community organizations, as well as the faith-based community, to quench the thirst so many people have for financial knowledge.

At the end of 2017, we entered into a unique partnership with Cecil College, which will allow us to expand our financial literacy outreach. The partnership will include a collegiate branch to serve the college community, create opportunities for paid student internships, and integrate financial education into the curriculum of all new, incoming students. The concept of this collegiate branch was built upon our existing student-run high school branch at the Academy of Finance in Edgewood High School. These student branches add a new dimension to financial education by bringing learning to life through real-world experience.

Through this model, and all of our financial education efforts in classrooms throughout Harford and Cecil counties, we are laying a solid foundation upon which young people can build a successful financial future.

From our humble beginnings, APGFCU has grown to serve more than 125,000 members, with $1.2 billion in assets and 11 full-service branches. With a refreshed brand, new product offerings and three new branches scheduled to open during the first half of 2018, we are well poised to continue building upon our People Helping People foundation, serving the community’s needs for generations.

Don W. Lewis
President/CEO
We’re for U.

Helping members achieve, prosper, and grow.

On September 25, 2017, we unveiled the refreshed APGFCU brand with a design that both honors our roots and represents our ongoing commitment to Harford and Cecil counties. While we have updated our look, our mission, values and member focus remain the same.

Our commitment to you is the foundation of our new logo tagline: “Achieve. Prosper. Grow.” We selected action words that are at the heart of our mission to help members build wealth, which in turn, builds stronger families for a stronger community. We are here to help people achieve financial success and prosper for a sustainable, healthy financial future. We are also here to help our members and our communities to grow, not only in wealth, but also in financial knowledge, and to pass that knowledge on to future generations.

In 2017, APGFCU’s continued dedication showed the many ways "We’re for U."

- Members received more than $308,000 in additional dividends as a result of our decision to proactively raise regular share rates ahead of all competitors in the spirit of giving back to members.
- $2.7 million in member deposits were saved from Maryland escheatment as staff continued to search out and locate members in an effort to save their funds from being forwarded to the state.
- 144 new members received $28,800 in new checking account incentives and the credit union provided more than $30,000 in matching opening deposits through our Youth Match programs.
- Over 1,000 members were able to obtain $11.7 million in Credit Builder loans with affordable rates significantly lower than those available with other lenders.

Chief Marketing Officer Brian Wilcox revealed the new logo at the APGFCU Edgewood Branch.
Financial Education

Supporting achievement

APGFCU continued to expand delivery of our financial empowerment message as a foundation for wealth building. Our financial education team was again recognized by the Maryland Business Roundtable for Education (MBRT) as one of the state’s top financial education presenters. In total, our team delivered 328 youth sessions in Harford and Cecil counties, reaching over 4,900 students.

Our new partnership with Cecil College includes: the opening of a collegiate branch on the North East campus in the summer of 2018; a gift of $25,000 to establish an endowed scholarship for residents of Cecil or Harford Counties with priority given to students pursuing programs in business, finance or continuing education certification; and an additional $25,000 to underwrite the First Year Experience course, which focuses on four habits for academic success – time management, health and wellness, personal safety, and financial literacy.

2017 Scholars
Pictured left to right, top to bottom:
Jack Ernest Glock, Loyola Blakefield
Bronwyn Bare, North East High School
Melissa Baum, Bel Air High School
Sydney Adele Crofton, Fallston High School
Zachary William DeLuise, Bel Air High School
Tyra Lindblad, Fallston High School
Amanda Nicole Dorsey, Edgewood High School
Anna Gamble, North East High School
Kenneth Sumpter, Jr., Havre de Grace High School
Taira Baldauf, Aberdeen High School
Kayla Ellis Gorrell, North Harford High School
Kameron Holt, Bel Air High School
Joshua Keith Jasmin, Newark High School
Rachel Elise Donohue, Fallston High School
Mary Olsen, The John Carroll School
Hana G. Streibich, Patterson Mill High School
Veronica Woodring, Catholic High School of Baltimore

Not pictured:
Madison Webb, Rising Sun High School
Tiffany Gertz, Bel Air High School
Natalie Catherine Gorham, Harford Technical High School

Twenty-nine APGFCU members applied to the Maryland Credit Union Foundation’s scholarship contest, which was one of the highest participation rates in the state. Financial Education Director Liz Leoni-Monti presented the award to member Emily Dietz, who won the overall essay competition and received the $1,000 scholarship.

Representing high schools from across Harford and Cecil counties, each member of the 2017 APGFCU Scholarship class received a $1,000 scholarship.
Building Prosperity

In addition to our strong member commitment and financial education focus, APGFCU is also an engaged partner in our communities. We support a wide range of deserving organizations through employee volunteerism, nonprofit board membership, philanthropic grants and community activity sponsorships.

APGFCU’s Community Involvement Committee donated $116,500 to nonprofit organizations throughout Harford and Cecil counties in 2017. The credit union also sponsored 142 local community events and made leadership contributions to initiatives such as our “founder” level sponsorship for the Aberdeen Proving Ground Centennial Celebration and new Discovery Center, and our two-year presenting sponsorship for the ARC Northern Chesapeake Region’s principal fundraiser.

Helping Habitat for Humanity
Habitat for Humanity Susquehanna Executive Director Karen Blandford accepted APGFCU’s $5,000 contribution from board members Antha Edwards, Paul Eikenberg, Wayne Taylor and Chairman Barry Decker. For more than 20 years, APGFCU has proudly supported the organization and last May we were recognized as a founding sponsor during the Habitat for Humanity 100th House Dedication.

Edgewood High School Academy of Finance Ram Branch
The 2016 - 2017 school year marked the sixth year of our Academy of Finance (AoF) Ram Branch operations at Edgewood High School. In October, the Ram Branch celebrated a grand re-opening, unveiling the new APGFCU logo and introducing the new AoF Director, Austin Hill.

Our Mission
Our mission is to empower our member-owners to use and control their own money to improve their economic and social conditions. We encourage thrift among our member-owners and create a source of credit at a fair rate of interest by operating our not-for-profit credit union as a democratic, membership-driven cooperative.

Our Values
Our reputation for quality service is based on our commitment to you, our member-owners. Your unique needs play a key role in every decision we make. The credit union spirit lives in our values and these values guide us in everything we do.

Our Members Come First
- We embrace change and evolve minute by minute because it benefits our members.
- We improve the quality of our members’ lives.
- We provide quality service that exceeds our members’ expectations.
- We employ, train and develop credit unionists from the best and brightest the market can supply.
- We are a credit union movement leader.
Strengthening Communities

APGFCU is a supporting partner of a number of initiatives in Harford & Cecil counties

Aberdeen Chamber of Commerce  
Aberdeen Fire Department  
Aberdeen Golden Age Club  
Aberdeen Room Archives & Museum  
Abingdon Elks  
Abingdon Fire Company  
Addiction Connections Resource  
Al Cesky Scholarship Fund  
Albert P. Close Foundation  
American Association of University Women  
American Cancer Society - Relay for Life  
American Red Cross (Cecil & Harford)  
Anna’s House  
APG Centennial Celebration and Discovery Center  
APG Civilian & Military Spouses Club  
APG Morale, Welfare & Recreation  
APG Police  
APG Retiree Council  
Army Alliance  
Army One Source  
Association of the United States Army  
ATHENA Award (Harford)  
Bel Air Downtown Alliance  
Bel Air Kite Festival  
Bel Air Volunteer Fire Company  
Boys and Girls Clubs (Cecil & Harford)  
Business and Education Advisory Council (BEPAC)  
CASA - Court Appointed Special Advocates for Children  
Cecil & Harford County Departments of Social Services “Ready by 21” initiative  
Cecil College  
Cecil College Foundation  
Cecil County Arts Foundation  
Cecil County Chamber of Commerce  
Cecil County Commission on Aging Foundation  
Cecil County Farm Fair  
Cecil County Office of Economic Development  
Cecil County Parks and Recreation  
Cecil County Public Library  
Cecil County Public Schools  
Cell Phones for Soldiers  
Chesapeake Science & Security Corridor Sponsorship  
Chesapeake Support Our Heroes  
Children’s Miracle Network  
Cherry Blossom Run  
Cody Richardson Memorial Scholarship Foundation  
Credit Union House  
Edgewood Community Support Center  
Edgewood High School  
Elkton Chamber & Alliance  
Elkton Rotary Club  
Empty Stocking Fund  
Extreme Family Outreach  
Fallston Volunteer Fire Company  
Family & Children’s Services  
Good Cause, Harford County  
Good Neighbor Energy Fund, Cecil County  
Greater Bel Air Community Foundation  
Habitat for Humanity Susquehanna  
Harford Business Roundtable for Education  
Harford Center  
Harford Chabad, Bel Air  
Harford Community Action Agency  
Harford Community College  
Harford Community College Accounting Advisory Committee  
Harford County Association of Realtors  
Harford County Chamber of Commerce  
Harford County Commission on Disabilities  
Harford County Education Foundation  
Harford County Office on Aging  
Harford County Public Library Foundation  
Harford County Public Schools  
Harford County Sheriff’s Foundation  
Harford Family House  
Harford Land Trust  
Harford Leadership Academy  
Harford’s Most Beautiful People  
Haven House  
Harve de Grace Chamber of Commerce  
Harve de Grace Decoy Museum  
Harve de Grace Lions Club  
Harve de Grace Opera House  
Healthy Harford  
Homecoming Project, Inc.  
Hosanna Community House  
Humane Society of Harford County  
Inner County Outreach  
John Carroll School  
Joppa Magnolia Volunteer Fire Company  
Ladew Gardens  
Linking All So Others Succeed - LASOS  
Lutheran Mission Society of MD  
Marines Helping Marines  
Marriage Works of Harford County  
Martha Mason Hill Foundation  
Maryland Business Roundtable  
Maryland Coalition for Financial Literacy  
Maryland Council for Economic Education  
Maryland State Department of Education  
Mason Dixon Community Services  
Meals on Wheels of Central MD (Cecil & Harford)  
Meeting Ground, Elkton  
MLK Harford Humanitarian Awards  
National Credit Union Foundation  
Hurricane Relief  
North East Chamber of Commerce  
North East Fire Company  
Northeastern Maryland Technology Council (NEMTC)  
Northern Chesapeake Hospice (Cecil)  
Rising Sun Health Fair  
Rising Sun SunFest  
Rotary Club of Aberdeen  
Rotary Club of North East  
Route 40 Business Association  
Salute to Cecil County Veterans  
Salvation Army (Cecil & Harford)  
SARC  
Senior Science Society Foundation  
Singerly Fire Company  
Special Olympics Maryland (Cecil & Harford)  
Steppingstone Museum  
Susquehanna Hose Company  
Tabitha’s House  
The ARC Northern Chesapeake Region  
The Highlands School Foundation  
The Sharing Table  
Toys for Tots  
Union Hospital Foundation  
Upper Bay Counseling Support Services  
Upper Chesapeake Hospital Foundation  
Welcome One Emergency Shelter  
Women in Defense  
Y of Central Maryland (Harford)  
YMCA (Cecil)  
Youth & Family Resource Festival  
Youth Empowerment Source
# Supervisory Committee Report

Our credit union’s Supervisory Committee is responsible for ensuring the effectiveness of internal checks and balances, such as the system of internal controls, adherence to established policies and procedures, and the overall safety and soundness of our credit union. By the Federal Credit Union Act, the Supervisory Committee is responsible for the annual external audit and the review and verification of member accounts.

The Supervisory Committee assures that the credit union is healthy in all areas for which it has responsibility. An annual audit and all the work associated with it was conducted by our accounting firm, Doeren Mayhew.

Based on their report, the Supervisory Committee of APGFCU deems our credit union healthy and financially sound. The financial report as printed in this annual report is extracted from the audited financial statements.

The financial statements in the report reflect the financial condition of the credit union.

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## Statements of Financial Condition

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$8,046,802</td>
<td>$7,313,794</td>
</tr>
<tr>
<td>Investments:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overnight investments</td>
<td>82,083,334</td>
<td>83,326,838</td>
</tr>
<tr>
<td>Available-for-sale</td>
<td>35,061,299</td>
<td>49,518,300</td>
</tr>
<tr>
<td>Held-to-maturity</td>
<td>9,484</td>
<td>14,806</td>
</tr>
<tr>
<td>Certificates of deposit</td>
<td>8,080,000</td>
<td>-</td>
</tr>
<tr>
<td>Other investments</td>
<td>4,183,204</td>
<td>4,373,502</td>
</tr>
<tr>
<td>Loans held for sale</td>
<td>687,750</td>
<td>1,369,300</td>
</tr>
<tr>
<td>Loans to members, net</td>
<td>1,052,306,980</td>
<td>975,901,188</td>
</tr>
<tr>
<td>Accrued interest receivable</td>
<td>2,447,534</td>
<td>2,222,470</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>24,246,529</td>
<td>24,660,223</td>
</tr>
<tr>
<td>Other assets</td>
<td>13,122,161</td>
<td>12,875,128</td>
</tr>
<tr>
<td>NCUSIF deposit</td>
<td>10,714,477</td>
<td>9,931,379</td>
</tr>
<tr>
<td>Total assets</td>
<td>$1,240,989,554</td>
<td>$1,171,506,928</td>
</tr>
</tbody>
</table>

### Liabilities and Members’ Equity

#### Liabilities:

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Members’ shares and savings accounts</td>
<td>$1,098,767,642</td>
<td>$1,043,258,657</td>
</tr>
<tr>
<td>Accrued expenses and other liabilities</td>
<td>38,244,353</td>
<td>32,775,740</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>1,137,011,995</td>
<td>1,076,034,397</td>
</tr>
</tbody>
</table>

#### Members’ Equity:

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular reserve</td>
<td>5,856,920</td>
<td>5,856,920</td>
</tr>
<tr>
<td>Appropriated undivided earnings</td>
<td>-</td>
<td>107,015,289</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>116,479,688</td>
<td>100</td>
</tr>
<tr>
<td>Accumulated other comprehensive loss</td>
<td>(18,359,049)</td>
<td>(17,399,778)</td>
</tr>
<tr>
<td>Total members’ equity</td>
<td>103,977,559</td>
<td>95,472,531</td>
</tr>
</tbody>
</table>

Total liabilities and members’ equity | $1,240,989,554 | $1,171,506,928 |

To receive a copy of the audited financial reports, please call 410-272-4000 and ask for the Marketing Department.
### Statements of Comprehensive Income

**FOR THE YEARS ENDED DECEMBER 31,**

#### Interest Income:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to members</td>
<td>$51,981,094</td>
<td>$47,566,378</td>
</tr>
<tr>
<td>Investments and cash equivalents</td>
<td>1,456,918</td>
<td>1,026,560</td>
</tr>
<tr>
<td><strong>Total interest income</strong></td>
<td><strong>53,438,012</strong></td>
<td><strong>48,592,938</strong></td>
</tr>
</tbody>
</table>

#### Interest Expense:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends on members’ shares and savings accounts</td>
<td>5,128,757</td>
<td>4,839,980</td>
</tr>
<tr>
<td><strong>48,309,255</strong></td>
<td><strong>43,752,958</strong></td>
<td></td>
</tr>
</tbody>
</table>

#### Provision for Loan Losses:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Net interest income after provision for loan losses</strong></td>
<td><strong>38,787,181</strong></td>
<td><strong>36,612,802</strong></td>
</tr>
</tbody>
</table>

#### Non-Interest Income:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interchange income</td>
<td>7,530,708</td>
<td>6,890,540</td>
</tr>
<tr>
<td>Fees and charges</td>
<td>5,926,619</td>
<td>5,988,132</td>
</tr>
<tr>
<td>Other non-interest income</td>
<td>2,656,602</td>
<td>2,921,113</td>
</tr>
<tr>
<td>Net gain on sales of loans</td>
<td>635,966</td>
<td>717,635</td>
</tr>
<tr>
<td><strong>Total non-interest income</strong></td>
<td><strong>16,749,895</strong></td>
<td><strong>16,517,420</strong></td>
</tr>
</tbody>
</table>

#### Non-Interest Expense:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation and benefits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Executive/senior management</td>
<td>6,441,681</td>
<td>6,128,698</td>
</tr>
<tr>
<td>Other employees</td>
<td>20,664,271</td>
<td>19,522,840</td>
</tr>
<tr>
<td>Office operating costs</td>
<td>5,517,522</td>
<td>5,200,970</td>
</tr>
<tr>
<td>Loan servicing expenses</td>
<td>3,619,463</td>
<td>3,292,537</td>
</tr>
<tr>
<td>Professional services</td>
<td>4,714,155</td>
<td>4,663,059</td>
</tr>
<tr>
<td>Occupancy expense</td>
<td>2,350,510</td>
<td>2,437,257</td>
</tr>
<tr>
<td>Promotional expenses</td>
<td>1,735,245</td>
<td>1,795,762</td>
</tr>
<tr>
<td>Other expenses</td>
<td>1,029,930</td>
<td>938,203</td>
</tr>
<tr>
<td><strong>Total non-interest expense</strong></td>
<td><strong>46,072,777</strong></td>
<td><strong>43,979,326</strong></td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td><strong>$9,464,299</strong></td>
<td><strong>$9,150,896</strong></td>
</tr>
</tbody>
</table>

#### Other Comprehensive Loss:

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrealized gains on investments classified as available-for-sale</td>
<td>83,628</td>
<td>120,058</td>
</tr>
<tr>
<td>Net loss in defined benefit obligations</td>
<td>(1,042,899)</td>
<td>(1,586,610)</td>
</tr>
<tr>
<td><strong>Other comprehensive loss</strong></td>
<td>(959,271)</td>
<td>(1,466,552)</td>
</tr>
<tr>
<td><strong>Comprehensive income</strong></td>
<td><strong>$8,505,028</strong></td>
<td><strong>$7,684,344</strong></td>
</tr>
</tbody>
</table>

### Sources of Income

- Interest on loans: $51,981,094
- Interest on investments: 1,456,918
- Other: 16,749,895

**Total: $70,187,907**

### Distribution of Income

- Reserves: $9,464,299
- Provision for loan losses: 9,522,074
- Dividends: 5,128,757
- Office and occupancy: 7,868,032
- Other expenses: 11,098,793
- Salaries and benefits: 27,105,952

**Total: $70,187,907**
APGFCU is a financial cooperative with one mission: to help our members build their wealth. We know that as wealth builds, dreams become reality. Whether it’s purchasing a family home, paying for a child’s tuition or simply saving for a rainy day, we are here to help our members reach their goals. Celebrate with us the drive to achieve and the freedom to dream.

APGFCU Night at the Ironbirds
Representatives from the winning baseball and softball teams competing in the 2017 APGFCU Community Invitational were recognized on the field prior to the game, and they later ceremoniously “started” the fireworks.

Tribute to Harford and Cecil Counties
This year’s APGFCU calendar featured stunning photographs taken across Cecil and Harford counties by our member and up-and-coming local photographer, Walter Dorsett. Members and residents turned out for APGFCU-hosted calendar signings to meet the popular young artist and long-time resident of North East, Maryland.

Thanks for a Billion in Loans
APGFCU achieved a major milestone in May of 2017 – we exceeded the $1 billion mark in total loans. As a credit union dedicated to helping members achieve their financial goals, loans make up the largest percentage of our assets. To say, “Thanks a Billion,” we celebrated by providing complimentary soft-serve ice cream, sundaes and milkshakes to members.
Volunteers and Management

Building strong leadership

Barry D. Decker, CSM (Ret.)
Chairman
Paul D. Eikenberg
Vice Chairman
Michael L. Dixon, LTC (Ret.)
Secretary
Donald J. Burnett, COL (Ret.)
Treasurer
Wayne G. Taylor
Assistant Treasurer
Charles N. Alston, Sr.
John A. Blomquist
Antha W. Edwards
Windsor L. Jones
Sandra J. Sasser
Joseph A. Traino, III, LTC (Ret.)

David H. Gilbert
Director Emeritus
Emanuel C. Hatton
Associate Director

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