

ANNUAL REPORT 2017

We're for  U.

apgfcU

# Message from the Chairman



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.

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.

successful annual examination by the National Credit Union Association, and in the independent audit report by Doeren Mayhew.

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.

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,

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

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.

The past year's accomplishments were achieved while exercising prudent financial and risk management. This was evidenced by another

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.

A handwritten signature in black ink that reads "Barry D. Decker".

**Barry D. Decker, CSM (Ret.)**  
Chairman, Board of Directors

# Message from the CEO

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.

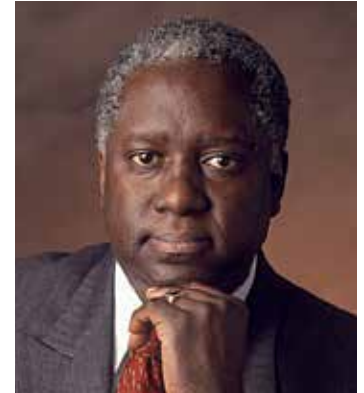
We also continue to build in the area of financial education. Imparting the knowledge necessary to help people improve their financial well-being is at the core of what we do. Since 2003, our financial education department has been dedicated to providing financial literacy to people of all stages and 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.

We connect people to the information and answers they seek to help build wealth. For some, that may be securing a reliable vehicle to allow them to commute to and from work each day. For others, it may be financing a home in which to raise a family. For still others, it may be paying down debt or saving for retirement. No matter what the financial need, we are here to provide the tools and resources to help.

*“...we are well poised to continue building upon our People Helping People foundation, serving the community’s needs for generations.”*

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

- ↑ have plans to be made.
- ↑ have goals to be met.
- ↑ have dreams to be lived.

- ↑ want a partner you can trust.
- ↑ want an ally who puts people before profits.
- ↑ want personal connections, not just transactions.

- ↑ deserve guidance that helps you achieve.
- ↑ deserve tools that help you prosper.
- ↑ deserve every opportunity to grow.
- ↑ belong here.

# We're for .

## *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 .*

- 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.*



## 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.

# 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.*

# 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

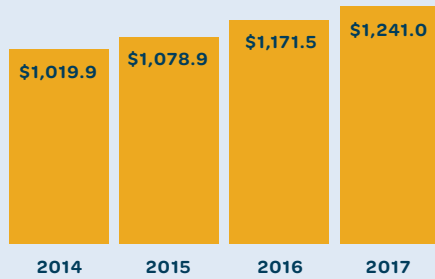
Cecil County Farm Fair  
Cecil County Office of  
Economic Development  
Cecil County Parks and Recreation  
Cecil County Public Library  
Cecil County Public Schools  
Cell Phones for Soldiers  
Chesapeake Science & Security  
Corridor Sponsorship  
Chesapeake Support Our Heroes  
Children's Miracle 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  
Havre de Grace Chamber of Commerce  
Havre de Grace Decoy Museum  
Havre de Grace Lions Club  
Havre 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  
NAACP, Cecil County Branch

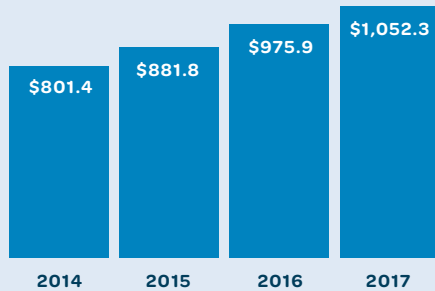
National Credit Union Foundation  
Hurricane Relief  
North East Chamber of Commerce  
North East Fire Company  
Northeastern Maryland Technology  
Council (NEMTC)  
Northern Chesapeake Hospice (Cecil)  
Rising Sun Health Fair  
Rising Sun SunFest  
Rotary Club of Aberdeen  
Rotary Club of North East  
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



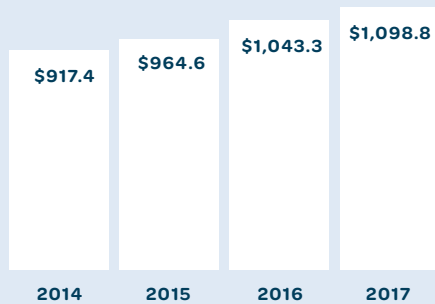
## ASSETS (\$ IN MILLIONS)



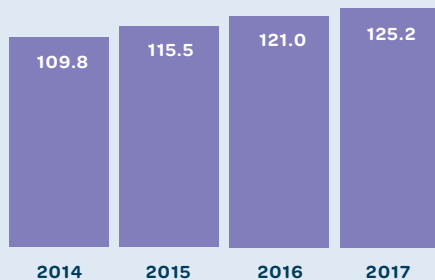
## NET LOANS (\$ IN MILLIONS)



## SHARES (\$ IN MILLIONS)



## MEMBERS (THOUSANDS)



## 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.

## STATEMENTS OF FINANCIAL CONDITION

ASSETS	AS OF DECEMBER 31,	
	2017	2016
Cash	\$ 8,046,802	\$ 7,313,794
Investments:		
Overnight investments	82,083,334	83,326,838
Available-for-sale	35,061,299	49,518,300
Held-to-maturity	9,484	14,806
Certificates of deposit	8,080,000	-
Other investments	4,183,204	4,373,502
Loans held for sale	687,750	1,369,300
Loans to members, net	1,052,306,980	975,901,188
Accrued interest receivable	2,447,534	2,222,470
Property and equipment, net	24,246,529	24,660,223
Other assets	13,122,161	12,875,128
NCUSIF deposit	10,714,477	9,931,379
<b>Total assets</b>	<b>\$ 1,240,989,554</b>	<b>\$ 1,171,506,928</b>

LIABILITIES AND MEMBERS' EQUITY	AS OF DECEMBER 31,	
	2017	2016
<b>LIABILITIES:</b>		
Members' shares and savings accounts	\$ 1,098,767,642	\$ 1,043,258,657
Accrued expenses and other liabilities	38,244,353	32,775,740
<b>Total liabilities</b>	<b>1,137,011,995</b>	<b>1,076,034,397</b>
<b>MEMBERS' EQUITY:</b>		
Regular reserve	5,856,920	5,856,920
Appropriated undivided earnings	-	107,015,289
Undivided earnings	116,479,688	100
Accumulated other comprehensive loss	(18,359,049)	(17,399,778)
<b>Total members' equity</b>	<b>103,977,559</b>	<b>95,472,531</b>
<b>Total liabilities and members' equity</b>	<b>\$ 1,240,989,554</b>	<b>\$ 1,171,506,928</b>

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:

	2017	2016
Loans to members	\$ 51,981,094	\$ 47,566,378
Investments and cash equivalents	1,456,918	1,026,560
Total interest income	<u>53,438,012</u>	<u>48,592,938</u>

## INTEREST EXPENSE:

Dividends on members' shares and savings accounts	5,128,757	4,839,980
	<u>48,309,255</u>	<u>43,752,958</u>

## PROVISION FOR LOAN LOSSES

Net interest income after provision for loan losses	<u>9,522,074</u>	<u>7,140,156</u>
	<u>38,787,181</u>	<u>36,612,802</u>

## NON-INTEREST INCOME:

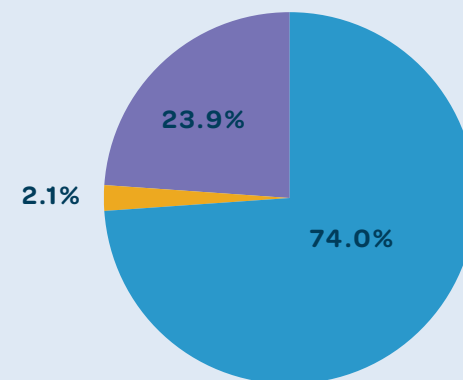
Interchange income	7,530,708	6,890,540
Fees and charges	5,926,619	5,988,132
Other non-interest income	2,656,602	2,921,113
Net gain on sales of loans	635,966	717,635
Total non-interest income	<u>16,749,895</u>	<u>16,517,420</u>
	<u>55,537,076</u>	<u>53,130,222</u>

## NON-INTEREST EXPENSE:

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

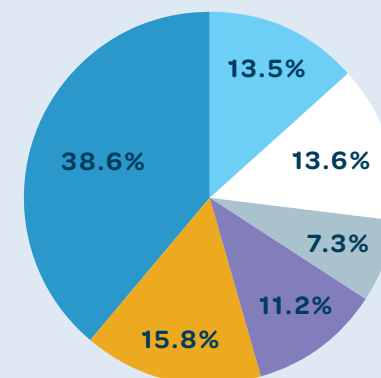
## OTHER COMPREHENSIVE LOSS:

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



## SOURCES OF INCOME

Interest on loans	\$ 51,981,094
Interest on investments	1,456,918
Other	16,749,895
<b>TOTAL</b>	<b>\$ 70,187,907</b>



## 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
<b>TOTAL</b>	<b>\$ 70,187,907</b>

# Focused on .

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*



## Board of Directors

**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



## Executive Management

**Don W. Lewis**  
President/CEO

**Carol L. McBrien**  
Executive Vice President

**Wayne A. Beall**  
Chief Information  
Officer

**Charles E. Kelly**  
Chief Financial Officer

**Susan M. Kemen**  
Chief Operations Officer

**Genene E. LaCour**  
Chief Administration  
Officer

**Scott T. Weaver**  
Chief Lending Officer

**Brian E. Wilcox**  
Chief Marketing Officer

**Josalyn S. Gregory**  
Senior Executive  
Assistant to the  
President/CEO

## Vice Presidents

**Amber N. Askew**  
Vice President - Accounting/  
Controller

**Elizabeth Bayer**  
Vice President - Internal Audit

**Margaret M. Combs**  
Vice President - Project  
Management and Business  
Applications

**Mark L. Cowley**  
Vice President - Fraud & Security

**Joelle C.S. Hash**  
Vice President - Branch Operations

**Sharon E. Hudler**  
Vice President - Operations

**Lillian S. Kilroy**  
Vice President - Marketing

**Barbara A. Lawson**  
Vice President - Remote Services

**Robyn M. Mannone**  
Vice President - Retail Lending

**Lisa A. Martin**  
Vice President - Compliance

**Paul A. Slaby**  
Vice President - Finance

**Daniel P. Wetzel**  
Vice President - Mortgage Lending

## Supervisory Committee

**Marjorie E. Warfield**  
Chair

**Alexander P. Williams**  
Secretary

**Charles C. Gibson**

**Michelle L. Lafalaise**

**John J. Salser**

**B. Daniel DeMarinis**  
Alternate

## Other Volunteers

**Christine T. Chambliss**

**Doris B. Drennen**

**Clinton Edmonds, Jr.**

**Delores Gilliam**

**Sara Jane Gove**

**Dee N. Layman**

**Nancy F. Regan**

**Cheryl D. Rice**



# Our Family of Branches to Serve You

*Serving everyone who lives, works, worships, volunteers or attends school in Harford or Cecil counties in Maryland.*



**Aberdeen**  
996 Beards Hill Road



**Aberdeen Proving Ground**  
2402 Chesapeake Avenue



**Amyclae in Bel Air**  
1200-A Agora Drive



**Bel Air**  
321 S. Main Street



**Edgewood**  
1321 E. Pulaski Highway



**Elkton**  
1204 E. Pulaski Highway



**Fallston**  
210 Mountain Road



**Forest Hill**  
2010 Rock Spring Road



**Havre de Grace**  
1045 W. Pulaski Highway



**Laurel Bush in Bel Air**  
2113 Laurel Bush Road



**North East**  
2011 W. Pulaski Highway



**Home Loan Center in Bel Air**  
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