

APGFCU Community Invitational

Right Photo Caption

Churchville Curve U12 took first place in the 14th annual APGFCU Community Invitational



A PGFCU hosted the 14th annual Community Invitational tournament for local youth baseball teams Sunday, Aug. 26, at the Ripken Experience Aberdeen. The Community Invitational provides local youth recreational teams the opportunity to play tournament-style games, building

skills like character and sportsmanship. The Churchville Curve U12 took first place over the Dundalk Destroyers U11 team in a 1-0 victory in the championship game. Players from the first- and second-place teams, along with each team coach, received a trophy for their participation.

Treat Yourself This Holiday Season

The holidays will be here before you know it. Typically that means buying gifts for friends and family as well as spending a little extra on those special holiday meals.

APGFCU can help you earn a little something for yourself on all your holiday purchases, whether it's toys for the kids or a turkey for the table. When you use your APGFCU Visa® Cash Back Credit Card, you can earn 1.5 percent cash back on everything you buy. Or,

rack up points you can redeem for travel, events, merchandise or gift cards when you shop using your APGFCU Visa Rewards Credit Card. You decide how you will treat yourself this holiday season, because APGFCU has the card to help you do it.

Learn which card is right for you at apgfcu.com/Visa.



Upcoming Event

Shredding Day

Members are invited to shred personal papers for free.

**Saturday, October 13
9:00 a.m. - 1:00 p.m.**

Aberdeen Branch
Chesapeake City Branch
Edgewood Branch
Forest Hill Branch





We're for U.

Rebuild your credit. Lower your rate.

Sometimes, financial hardships and credit obstacles make it challenging to meet obligations. Unforeseen events such as job loss, divorce or an illness can result in unexpected bills, or late or missed payments. At APGFCU, we understand that life challenges happen, and we want to help you get back on track.

Our Credit Builder program is designed to help members who have had credit obstacles but demonstrate a commitment to repay their loans on time. Our goal is to help members achieve, prosper and grow. The Credit Builder

program is one way APGFCU does that.

The Credit Builder program offers secured and unsecured loans with reasonable interest rates and manageable repayment periods. We'll work with you to find the right loan and options to help get you back on track. Plus, if you pay as agreed for one year, we'll even lower your interest rate – automatically.

If you are ready to take control of your credit, contact us at CreditBuilder@apgfcu.com or visit apgfcu.com/CreditBuilder.

Save For Your Student's Future With Our \$50 Youth Match Offer

With college costs on the rise, it's never too soon to start saving. Getting an early start on saving allows more time and opportunity for your investments to grow and can reduce the amount you may need to borrow. If your student has other plans, like entering the workforce or heading to the military, teaching them good savings habits now will help them as they prepare for life on their own.

An APGFCU youth savings account can help you get started. Now through

October 31, when you **open a new youth membership savings account**, we'll match your initial deposit* up to **\$50** to help get your favorite student's savings growing. Once your youth account is open, consider setting up an auto transfer to put a little aside every month. Even a little can make a big difference in helping you meet the future cost of college.

Learn more at apgfcu.com/YouthMatch.

Financial Education: **Free Seminars**

Social Security Strategies for Baby Boomers

Wednesday, October 17
6:00 p.m. - 8:00 p.m.

Learn how to maximize your Social Security benefits. Tailored to individuals age 55 and over not currently receiving benefits.

Will, Estates and Trusts

Tuesday, October 23
6:00 p.m. - 7:30 p.m.

Learn what should be included in your Last Will and Testament and the role trusts play in your estate plan.

Elder Law and Asset Protection

Wednesday, December 12
6:00 p.m. - 7:30 p.m.

Learn how to protect and preserve assets from the costs of long-term care, how to qualify for government programs and leveraging Medicaid to protect your own assets.

Seminars held at:

APGFCU Home Loan Center
321 South Main Street
Bel Air, MD 21014

Email us at

WorkshopRSVP@apgfcu.com.

**New youth membership offer begins September 4, 2018 and ends October 31, 2018. Annual Percentage Yield (APY) for share savings account is 0.35% APY. The annual percentage yield is accurate as of the last dividend declaration date. Rate may change after account opening. Fees may reduce earnings. \$5 minimum to open a savings account for new members. Match of up to \$50 of account opening deposit, paid at time of account opening, will be deposited into the savings account. Bonus must stay in the account for 90 days. Offer applies to new memberships for ages birth through 17 only. New youth membership accounts must be opened in an APGFCU branch, including those accounts opened by individuals who are not the legal guardian. We may report to the IRS the value of any cash received and any applicable taxes are the responsibility of the recipient. Membership eligibility applies. Other restrictions may apply.*

2019 Board of Directors Election Preview

Presenting Your Five Candidates

Members will vote for four (4) candidates. The top three candidates will each serve a three-year term. The candidate with the fourth highest votes will serve a two-year term. Ballots will be mailed to you in January 2019 with your fourth quarter statement. Voting will begin January 7, 2019. You can vote by electronic device, return your ballot by mail or drop it into a ballot box at any APGFCU branch. The results of the election will be announced at the Annual Meeting on Wednesday, April 10, 2019, at the APG Federal Credit Union Arena in Bel Air, Maryland. Watch for more details about the Annual Meeting on your ballot and in upcoming issues of the member newsletter.

Biographical information supplied by the candidates. APGFCU does not endorse any candidate. The order of the candidates was chosen by lots.



Windsor L. Jones

Established membership with APGFCU in 1987. Currently serving seventh term as a Board member, with over 20 years of experience. Committees include: Executive, Human Resources, Community Involvement, Credit Appeals, Planning/Budget/ALM/Bankruptcy/Charge-Off/Delinquency, and Technology. Presently employed at APG as a STEM professional. I hold a B.S. degree in Mathematics/M.S. degree in Engineering. "As a volunteer CU member, I will continue representing the fiscal interest of our credit union members and support our local families and community."



Emanuel C. Hatton

I knew I wanted to be a volunteer when, at the age of 13, I was awarded a Red Cross Certificate of Appreciation for helping to distribute food baskets to displaced families in New York City. At APGFCU, I have seen the goodness in the human spirit of volunteerism. I have B.S. and MBA degrees, served as a combat arms soldier and government civilian. Election to the Board of Directors would be a lifetime accomplishment.



Michael L. Dixon, LTC (Ret.)

I am honored to continue my volunteer service as a Director, representing the interests of APGFCU members for more than 14 years. I am currently serving as the Secretary to the Board, and have served as Chairman of the Planning/Budget/ALM/Bankruptcy/Charge-Off/Delinquency Committee and on the Community Involvement Committee. I am a West Point graduate and retired Army aviator with a passion for keeping APGFCU strong and helping members build wealth.



B. Danny DeMarinis

I have broad business and community skills, appropriate for my current APGFCU Associate Director role. I am/was on the key APGFCU Planning/Budget/ALM/Bankruptcy/Charge-Off/Delinquency, Community Involvement, and Supervisory Committees. I serve on numerous economic, workforce, university and civic boards; served 40 years as an Army contractor and established a 90-person office supporting APG. I live/work in Cecil/Harford Counties, have MBA, MSEE, MTM and BSEE degrees. Dedicated to APGFCU, I would be honored to serve as a Director.



Barry D. Decker, CSM (Ret.)

"Change is hard but essential as our membership ages. We will adapt to change and continue providing the excellent service our members expect." I am the current Board Chairman with degrees in Management and Business. I have over 31 years of credit union volunteer service in APGFCU as Chairman, Vice Chairman, Treasurer, and Director. I retired from 30 years of U.S. Army military service and as a 16-year DOD civil service employee at APG.

Official Election Rules

The following are the official rules, according to the APGFCU Bylaws, for nomination of officials for the election to the Board of Directors. Any further nominations from the membership must be made according to the rules and deadline dates below.

1. At least 120 days prior to the Election, the Chairman of the Board shall appoint a Governance Committee of not fewer than three members.

2. The Governance Committee shall nominate at least one member for each vacancy, including an unexpired term vacancy for which elections are being held, plus at least one more candidate.

3. The Governance Committee shall file its nominations with the Secretary of the Board at least 90 days prior to the Election. Prior to filing, the committee shall determine that the members nominated are agreeable to the nomination and will accept office if elected. Written notice must be sent to members at least 75 days prior to the Election. THIS IS YOUR NOTICE.

4. Nominations for vacancies may also be made by petition signed by one percent of the membership (126,057 members as of August 31, 2018) or 500 members, whichever is less. Each candidate must present a separate petition.

a) Such petitions must be filed with the Secretary of the Board at least 40 days prior (November 28, 2018) to the Election.

b) To be effective, such nominations shall be accompanied by a certification from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office.

c) Each nominee by petition shall submit a brief statement of qualifications and biographical data with the petition.

d) To be valid, all signatures must be accompanied by a printed last name.

5. The Secretary shall cause all nominations to be posted in a conspicuous place in each Credit Union office at least 35 days (December 3, 2018) prior to the Election.

6. All elections shall be determined by a plurality vote and will be conducted by electronic device or mail ballot.

7. Voting shall be by members only. Only a person who has completed an application and has been accepted for membership is eligible to vote or sign a petition for nomination, provided that member is at least sixteen (16) years old.

8. In defining membership, the Federal Credit Union Act states, "Shares may be issued in joint tenancy with right of survivorship to any persons designated by the credit union member, but no joint tenant shall be permitted to vote, obtain loans, or hold office, unless he is within the field of membership and is a qualified member."



P.O. Box 1176, Aberdeen, MD 21001-6176
apgfcu.com | 410-272-4000 | 800-225-2555



Branch Locations

Visit apgfcu.com/Locations for maps & hours

Aberdeen

996 Beards Hill Rd.

Amyclae

1200-A Agora Dr., Bel Air

APG

2402 Chesapeake Ave.

Bel Air

321 S. Main St.

Cecil College

1 Seahawk Dr., North East

Chesapeake City

2579 Augustine Herman Hwy.

Edgewood

1321 E. Pulaski Hwy.

Elkton

1204 E. Pulaski Hwy.

Fallston

210 Mountain Rd.

Forest Hill

2010 Rock Spring Rd.

Havre de Grace

1045 W. Pulaski Hwy.

Laurel Bush

2113 Laurel Bush Rd., Bel Air

North East

2011 W. Pulaski Hwy.

Riverside

1327 Riverside Pkwy., Belcamp

Loan Center & ATM

Rising Sun

223D E. Main St.

Home Loan Center

Monday – Thursday 8:00 a.m. – 5:30 p.m.

Friday 8:00 a.m. – 6:00 p.m.

Member Service Center

Monday – Friday 8:00 a.m. – 8:00 p.m.

Saturday 9:00 a.m. – 1:00 p.m.

ABA Routing & Transit Number

255075576

(use this number to arrange electronic fund transfers)

Operation Statistics as of July 31, 2018

Assets \$1,292,371,622

Shares \$1,149,089,874

Loans \$1,127,549,328

Members 125,943



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Six Simple Strategies For Saving This Holiday Season

As the holidays approach, it's important to prepare how you will plan for the extra expenses. Try these six tips to keep your holiday spending in check.

1. Set A Budget

Decide just how much you want to spend and stick with it.

2. Shop Early

Start shopping early to find the best deals and ensure the item you want is in stock.

3. Track Your Spending

It's easier to stick to your budget when you track what you've already spent.

4. Shop Used

Kids grow out of clothes and get bored with toys quickly. Check out a consignment sale or an online swap site for like-new gifts.

5. Use Points

Redeem reward points from your APGFCU Visa® Rewards Credit Card to purchase gift cards to give as gifts or to use toward the purchase of a gift.

6. Send An E-card

Instead of paying postage and purchasing a box of holiday greeting cards, consider sending an e-card instead. It's also environmentally friendly.




Did You Know?
APGFCU just upgraded the Online and Mobile Banking services to provide members with more features, making banking on-the-go even easier.
Learn more at apgfcu.com/Upgrade.



Holiday Closings

Monday, October 8

Columbus Day

Monday, November 12

Veterans Day

Thursday, November 22

Thanksgiving Day

Monday, December 24

Closing at 1 p.m.

Christmas Eve

Tuesday, December 25

Christmas Day

Monday, December 31,

Closing at 3 p.m.

New Years Eve

Tuesday, January 1

New Years Day



Federally insured by NCUA

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