

2024 Annual Meeting

Mark your calendar to attend the **2024 APGFCU® Annual Meeting on Thursday, April 18 at 6 p.m!** We will be revealing our newly elected 2024 Board of Directors based on your votes, reviewing the credit union's successes in 2023 and announcing the recipients of the Annual APGFCU Scholarship.

Register to attend at apgfcu.com/AnnualMeeting or for call-in instructions, contact us at 410-272-4000 and choose option 8.

If you do not have internet access, a space will be available for you to view the live broadcast at the following locations. **Please note, this is a viewing only event. No refreshments will be served. Advance registration is required to attend either the virtual meeting or the in-person viewing of the live broadcast.**

APGFCU Operations Center Community Room

1321 Pulaski Highway
Edgewood, MD 21040

Cecil College Technology Center, 1st Floor Room D106

1 Seahawk Drive
North East, MD 21901

Towson YMCA Orokawa Matte Room

600 West Chesapeake Avenue
Towson, MD 21204

Upcoming Closures

Monday, May 27
Memorial Day

Wednesday, June 19
Juneteenth National
Independence Day

Thursday, July 4
Independence Day

Consolidate & Celebrate!

Take charge of higher-rate debt and consolidate with a low-rate Personal Loan.

Do you have high-rate credit card and loan balances? Consolidate them to stop juggling expenses. Have a big purchase coming up? Avoid high-rate financing with a low-rate APGFCU Personal Loan.

Our Personal Loans feature:

- **Great fixed rates and flexible terms**
- **Terms up to 84 months¹**
- **Fixed payment amounts over the loan term**
- **No fees²**

Pay down higher-rate loans and cards and consolidate your bills into one manageable payment.

Get the cash you need and stop putting off necessary home repairs or create your dream kitchen.

Taking a family vacation or paying for a wedding has never been easier with low rates and fixed monthly payments.

Visit apgfcu.com/GotDebt to apply today.



¹Example only and payment may differ based on creditworthiness, loan type, loan amount, payment amount, and other unknown loan information. All loans are subject to credit approval. Payment Example: The payment on a \$20,000 loan would be \$329.34 per month by using \$16.47 per \$1,000 at a non-variable interest rate of 9.74% APR with an 84-month term.

²Excludes late fees and any delinquent account fees.

SAVE
THE
DATE

APGFCU Youth Baseball Clinic

- 🕒 Ages 7-12
- 📅 June 25, 2024
- 🕒 9 a.m. to 11 a.m.
- 📍 Leidos Field at Ripken Stadium

Watch for details at apgfcu.com and Facebook.



2024 Updates for Individual Retirement Accounts

The federal government recently announced that beginning this year, required minimum distributions (RMDs) will no longer be required from Roth IRAs (Individual Retirement Accounts) in 401(k) and 403(b) plans and that no withdrawals will be required until the death of the account owner.

In addition, IRA contribution limits have been increased for IRA account owners age 50 and older, from \$7,000 to \$8,000. This will allow you to save even more as you prepare for your retirement.*

*Please consult with a tax advisor.



Bring Your Homeownership Dreams Into Reality

Whether you're looking to purchase a new home or spruce up the one you have, we have the tools to help you do it right. With low down payment programs, closing cost assistance and 100% financing available for qualified buyers, our local experts can

find a homebuying plan that's right for you. And to get your home spring-ready, put your equity to work for you with an APGFCU Home Equity Loan or Line of Credit.

Visit apgfcu.com/Mortgage to learn more and get started today.

Open a Youth Account to Unleash the Power of Saving – **Starting With a \$50 Bonus**¹

Open a new APGFCU Youth Membership Savings Account for your little ones and we'll contribute **\$50 toward their savings!**

Your child will also be able to join the M3 Money Club and have fun learning the basics of saving and spending with fellow superheroes Cash and Violet.

Visit apgfcu.com/YouthBonus to open your accounts today.



¹Annual Percentage Yield (APY) for share savings account is 0.30% APY. The APY is accurate as of the last dividend declaration date. Rate may change after account opening. Fees may reduce earnings. \$5 minimum to open and maintain a savings account, and to earn the bonus. Bonus of \$50, paid within five business days 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 0 through 17 only. Maryland Uniform Transfers to Minors Act (MUTMA) and custodial accounts are not eligible for the bonus. New youth membership savings accounts must be opened via online secure form or in an APGFCU branch. 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. This offer is subject to change at any time at the credit union's discretion and may not be combined with any other share savings offers.

A Rate as Big as Your Smile!

Earn More With a High Yield Checking Account

Our High Yield Checking just got even higher.

Now, you can earn up to a **whopping 4.00% APY*** on balances up to **\$20,000!**

Plus, get:

- 0.20% APY on any balances above \$20,000*
- 0.05% APY* if the account does not meet the required criteria

Plus, no monthly maintenance fee!

Visit apgfcu.com/HighYield, stop in any branch location or call 410-272-4000 to open a High Yield Checking Account today.

**Annual Percentage Yield (APY) is accurate as of 04/01/2024. If your account meets the criteria, you will earn a 4.00% Annual Percentage Yield (APY) on balances up to \$20,000 and 0.20% APY on balances of \$20,000.01 and higher. Balances on accounts that fail to meet the account requirements for a given month will earn 0.05% APY. APY is accurate as of last dividend declaration date. The rate may change after account opening. No minimum balance requirements. No minimum to open account. No monthly maintenance fees or penalties. Fees may reduce earnings on accounts. High Yield Checking is limited to one per member (per membership). To earn the higher rate, you must opt out of paper statements from APGFCU, have qualifying, recurring monthly direct deposits totaling at least \$200 per month into your High Yield Checking account, and complete a minimum of 15 qualifying Point-Of-Sale (POS) purchase transactions per month using an APGFCU Visa Debit Card linked to the High Yield Checking Account. A qualifying direct deposit is an electronic credit of your salary, pension, Social Security, or other regular monthly income deposited to your account by your employer or an outside agency. Transactions that do not qualify as a direct deposit include, but are not limited to, transfers from one account to another, deposits from an internet payment service, and deposits made at an ATM. To qualify, debit card transactions must process, post, and clear within the calendar month. Minimum transaction is \$1.00. Debit card transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Both PIN and signature POS transactions qualify. ATM transactions do not qualify. Membership eligibility applies.*

Visit apgfcu.com to view Truth in Savings Disclosure – High Yield Checking for more details.



Pass it on...Refer a friend and earn a **\$50 Referral Bonus²**

Refer a friend to open a new personal or business share savings account with APGFCU and **you'll both be eligible for a cash bonus of \$50!²**

Want to refer multiple friends? Even better! You can earn a bonus for each friend or family member who opens a new account with us. So the more you refer, the more you can earn!

Start referring today. Visit apgfcu.com/ReferAFriend for details.

²Annual Percentage Yield (APY) for share savings and business share savings accounts is 0.30% 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 and maintain a share savings or business share savings account for new member-owners, and to earn the bonus. Bonus of \$50, paid within five business days 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 those 18 and over and business savings accounts only. Refer-a-Friend new membership share savings and business share savings accounts must be opened through the online account opening process, through the mail or at an APGFCU branch. This offer is subject to change at the credit union's discretion. Only one bonus offer payment will be paid to a new member-owner during the promotional period and this offer may not be combined with any other share savings offers. Referral email must be included with new membership application to receive the bonus. We may report to the IRS the value of any cash received and any applicable taxes are the responsibility of the recipient. Referring member must be in good standing to obtain the bonus. Membership eligibility applies. Other restrictions may apply. Officers, directors, volunteers and employees of APGFCU and members of their immediate families (spouse, parent, child and sibling) and persons residing in their households (whether related or not) are not eligible to participate.



Eight Ways to Unlock More with an APGFCU Visa® Credit Card

Member owned. Member driven.

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



Branch Locations

- Aberdeen**
996 Beards Hill Rd.
- Amyclae**
1200-A Agora Dr., Bel Air
- APG**
6485 Operations Ave.
- Bel Air**
321 S. Main St.
- Cecil College**
1 Seahawk Dr., North East
- Chesapeake City**
2579 Augustine Herman Hwy.
- Edgewood**
1321 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.
- Rising Sun**
28 Rising Sun Town Center
- Riverside**
1327 Riverside Pkwy., Belcamp
- Home Loan Center**
Monday – Thursday 8 a.m. – 5:30 p.m.
Friday 8 a.m. – 6 p.m.
- Member Service Center**
Monday – Friday 8 a.m. – 8 p.m.
Saturday 9 a.m. – 1 p.m.

ABA Routing & Transit Number
255075576

(use this number to arrange electronic fund transfers)

Operation Statistics as of January 31, 2024

Assets	\$2,256,152,802
Shares	\$2,023,190,540
Loans	\$1,766,231,847
Members	158,285



Ranked #1 in Maryland

APGFCU is not affiliated with any non-APGFCU 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 loans are subject to credit approval.
Federally insured by NCUA

MC-AP-OT-040124



Simplify your in-store, online and in-app purchases – big or small – with an affordable APGFCU Visa Credit Card to speed

through checkout and get back to your day. With an APGFCU Visa Credit Card, you can:

1 Build Credit
Having no credit history can be viewed as a negative factor in credit decisions. Start by applying for a credit card to cover routine expenses every month, such as gas for your vehicle. Then, try to pay your bills in full as soon as they are posted online or arrive in the mail.

2 Increase Your Buying Power
With access to a line of credit from APGFCU, you can cover large purchases now instead of waiting for funds in your account. Tackle home improvement projects, pay for next semester's tuition and prepare for unexpected expenses.

3 Earn Rewards and Discounts
Earn points with every purchase with our Platinum Preferred Visa Rewards Card and redeem for merchandise, gift cards, activities and more through our UChoose Rewards program. Use our Cash Back Visa Card and earn a monthly, unlimited 1.5% cash back award. You can also take advantage of exclusive merchant discounts offered through Visa. Whether it's food, shopping, entertainment, travel or identity theft protection, you can access great deals for every occasion.

4 Simplify Your Everyday Purchases
Enjoy an easier and more flexible way to pay for everything from groceries to monthly bills to dream vacations. Add your Visa Credit Card to your PayPal®, Venmo®, Google Pay®, Samsung Pay® and Apple Pay® account for fast, convenient and secure payments – anywhere, anytime.

5 Receive Enhanced Fraud Protection
Our Card Manager features allow you to monitor your card through online banking and our mobile app. Freeze your cards, set text or email activity alerts, block international transactions and merchant types and set spending limits on each card. Plus, you are protected against fraudulent charges made with your credit card through Visa's Zero Liability Policy.*

6 Use Your Card at Millions of Locations
Around the corner or across the world, your APGFCU Visa Credit Card is accepted at millions of restaurants and merchants. And if an emergency occurs while traveling abroad, Visa's Travel and Emergency Assistance Services are included to help you get the medical, legal and transportation help you need, wherever you are.

7 Track Purchases
Gain full visibility into your account activity, know instantly of unauthorized spending and keep your finances on track through up-to-date account history and consolidated electronic statements available through online banking.

8 Get Peace of Mind
Access extensive benefits just by being an APGFCU Visa credit cardmember, such as Emergency Card Replacement, Emergency Cash Disbursement, Lost or Stolen Card Reporting, Auto Rental Collision Damage Waiver and Extended Warranty Protection.

Visit apgfcu.com/Visa to discover all that an APGFCU Visa Credit Card has to offer – and find the right one for you today.

*For full details on Visa Zero Liability, visit usa.visa.com/pay-with-visa/visa-chip-technology-consumers/zero-liability-policy.html.