

Member News

Fall 2022

Upcoming Shred Days

Join us this fall to shred and recycle your personal papers at no cost! Clear out the piles of paper cluttering up the countertops and file cabinets in your home efficiently and safely.

Visit your local branch from 9 a.m. - 1 p.m.

Saturday, October 8

Edgewood branch

Saturday, October 22

Laurel Bush branch

Saturday, October 29

Rising Sun branch

Saturday, November 5

Elkton branch

Please remember to limit your shred documents to two boxes of paper only per car, no plastic.

Monitor our events page at apgfcu.com/Events for more information.

We hope to see you there!



Setting Teens on the Right CORE-se

APGFCU® Sponsors CORE Trailer to Educate on Drug Prevention

As a commitment to improving the lives of the community we serve, APGFCU partnered with the Harford County Sheriff's Office as the sole private-sector sponsor to reach youth in middle and high school through the new Community Outreach Effort (CORE) trailer.

This first-of-its-kind educational platform allows teens to experience and prepare for real-world scenarios in which they may find themselves exposed to drugs and alcohol. Interactive

tablets display three video scenarios, ask participants to choose a path for each, then display an outcome for those choices, teaching skills for how to best handle the situation.

Addiction not only takes a personal toll on individuals, families and the community, it also takes a financial toll. That's where APGFCU saw its role as a sponsor. The more people we can prevent from struggling with addiction, the more people we can help achieve personal and financial success.

Holiday Closings

Monday, October 10

Columbus Day

Friday, November 11

Veterans Day

Thursday, November 24

Thanksgiving Day

Monday, December 26

Christmas Day Observed

Monday, January 2, 2023

New Year's Day Observed

Thank for Helping Us Rank Among the Best

APGFCU was named a **Best-In-State Credit Union by Forbes magazine** for a third time since 2019, ranking fourth in Maryland.

**BEST-IN-STATE
CREDIT UNION
MARYLAND**

**Forbes
2022**

POWERED BY STATISTA

Thank you for helping us continue our mission of helping those across Harford County, Cecil County, Baltimore County and Baltimore City achieve, prosper and grow.



We're Here For .

Financing Your Dream Home Just Got Easier With No Origination Fee*

Mortgage
Special
**NO ORIGATION
FEE***
up to \$1,295
in savings

Our mission is to get you into a home and payment that's right for you. We offer several low-rate home loan options to fit your needs, including First-Time Home Buyer Programs, Fixed-Rate Mortgages, Adjustable-Rate Mortgages, VA Loans, Lot Loans, Home Equity Loans and Lines of Credit, and more!

And now, no origination fee!

For a limited time, we are waiving the origination fee on conforming fixed-rate first mortgages, as well as USDA and VA

home loans, so you can get into the home of your dreams and save up to \$1,295! Visit apgfcu.com/Mortgage to apply now through November 30, 2022, and save big on your home sweet loan.*

*No Origination Fee applies to fixed-rate first mortgage conforming, USDA and VA purchase loans (with property address) and fixed-rate first mortgage conforming, USDA and VA refinance loans only. ARMs, jumbo loans, residential agriculture, home equity loans and lines of credit, lot loans and bridge loans are not eligible. The property must be a primary residence and located in the District of Columbia, Delaware, Florida, Maryland, New Jersey, Pennsylvania, Virginia, North Carolina or South Carolina. The borrower must be an existing APGFCU

member or qualify for membership and have an open savings account with a minimum \$5 deposit. Loan subject to credit approval. Rates, terms and conditions are subject to change without notice. Private Mortgage Insurance (PMI) may be required. Offer is for applications received between 7/1/2022 and 11/30/2022 and that close by 12/31/2022.

If you meet all the terms of this offer, a credit of \$900 for conforming loans and \$1,295 for USDA & VA loans will be applied at closing. Limit one bonus per member. Offer may be extended, modified or discontinued at any time without prior notice at the credit union's discretion. Any applicable taxes are the responsibility of the recipient. Equal housing lender. All loans are subject to credit approval. Membership eligibility applies. Other restrictions may apply. Aberdeen Proving Ground Federal Credit Union NMLS ID # 480340.

Rising Sun and Amyclae Branches Are Open!

As of September 1, 2022, the APGFCU Rising Sun and Amyclae Branches have reopened for full lobby access.

Thank you for the patience you have shown during the temporary closures. Servicing your financial needs is our top priority and we are thrilled to once again provide in-person service to those in the Rising Sun and Amyclae areas.

We are proud to serve !

See Your Dreams Through With APGFCU

As many continue to face unprecedented financial challenges, APGFCU and our partners at Banzai Direct remain dedicated to providing the education and resources you need to make important money decisions in every phase of your life — all at no extra cost!

Do you worry about how your finances and retirement plans will hold up during an economic storm?

Take advantage of Banzai's new online

coaching sessions to prepare for income loss, rising prices and market uncertainty. In just minutes, this virtual coach will help you reevaluate your expenses, reduce your monthly spending and develop realistic goals to prepare for economic uncertainty.

Visit apgfcu.banzai.org/Wellness to get free access to this and other interactive coaches, expense calculators, helpful articles and real-world scenarios from home.

Banzai!

2023 Board of Directors Election Preview

Presenting Your Four Candidates

Members will vote for three (3) candidates. Each person elected will serve a three-year term. Ballots will be mailed to you in January 2023 with your fourth quarter statement. Voting will begin January 4, 2023. 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 Thursday, April 20, 2023. Watch for more details about the Annual Meeting on your ballot, in upcoming issues of the member newsletter and at apgfcu.com.

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



Timothy A. Sherwood, PhD

I am a career educator with 30 years of experience in higher education, currently serving as Vice President for Academic Affairs at Harford Community College. With my commitment to education, I have promoted financial literacy over the past 12 years. During the past two years, I have volunteered at APGFCU, serving on several committees and as an Associate Director. I would be honored to represent your interests as a full board member at APGFCU.



Sherif Eskaros

I am currently an Associate Director and member of the Community Involvement, Technology, and Planning/Budget/Asset Liability Management committees. I have experienced life in three countries, and four states, and have called Cecil County home for the last 21 years. I have a B.Sc. from Rutgers and a career in both engineering and legal. I hope to continue to bring my diverse experiences to board discussions to serve APGFCU and its members.



Donald J. Burnett, COL (Ret.)

Current Vice Chair of the Board of Directors, Chair of the Human Resources Committee, and member of the Governance Committee. APGFCU-affiliated since 1980, I am a retired Army officer living and working locally. I hold B.S. and MBA degrees, and will use my experience to best represent you. Previous Associate Director experience and, more currently, board leadership chairing multiple committees. "It's a privilege to serve our members' interests. I would be honored by your vote!"



Emanuel C. Hatton

Having worked on APGFCU committees for six years, I am convinced the credit union movement represents an excellent alternative banking source for people other financial institutions may not work with. That's how credit unions began. I have BS and MBA degrees, served as a combat arms soldier for 21 years and government civilian for 22 years. There's a saying, "service before self." That's what I want to do: serve the underserved community.

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 (151,128 members as of August 31, 2022) 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 25, 2022) 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 (November 28, 2022) 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."



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 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.

Rising Sun

28 Rising Sun Town Center

Riverside

1327 Riverside Pkwy., Belcamp

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, 2022

Assets \$2,087,636,224

Shares \$1,874,120,195

Loans \$1,520,723,005

Members 149,765



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 approval.
Federally insured by NCUA

MC-AP-OT-100122



Unleash the Power of Business Visa® Cash Back

Get the purchasing power, cash back and savings you need to bring your business to the next level with the APGFCU Business Visa Cash Back credit card. With 1.5% cash back on every dollar spent every month¹ and savings opportunities through Visa SavingsEdge and more, you could:

- » Earn cash back awards for your business needs
- » Improve cash flow with a revolving credit line
- » Pay bills conveniently – no more check writing
- » Get free additional cards for authorized users/employees

Let the Business Visa Cash Back card take your business further. Apply at apgfcu.com/BusinessVisa.

¹1.5% Cash Back awards earned for each one dollar (\$1.00) spent of all new retail purchases less credits, returns and adjustments charged in a statement period. Cash Back awards will only be paid for credit card accounts in good standing and will be posted to the primary card member's regular business share account on the next business day following the end of the credit card statement period.

Beware of Mailed Check Fraud

Sending or expecting a check through the U.S. Postal Service? Criminals have increased their efforts as of late to steal checks from mailboxes and mailbox drop locations, even robbing carriers of master keys for easy access. Mail thieves look for checks that can be easily altered, including personal checks that could be stolen from either a USPS or residential mailbox. Aside from the loss of funds, victims of check fraud could face stolen identities, fraudulent accounts and credit damage.

Avoid the threat of check fraud through the mail by leveraging our Online and Mobile Banking. Schedule a one-time or

recurring payment and transfer money to contacts with the click of a button. Explore the convenience and security of Online and Mobile Banking today.

Not enrolled? Sign up today at
apgfcu.com/OnlineBanking.

