



APGFCU® Visa® Rewards Cards Just Got Even More Rewarding

Say hello to U Earn Rewards® – an enhanced rewards program that gives you accelerated earning opportunities and more ways to redeem the points you earn when you use an APGFCU Visa Rewards credit card.

With our Visa Rewards credit cards and U Earn Rewards points program, you can reward yourself with great merchandise, travel experiences, activities, event tickets, pre-paid Visa cards, merchant gift cards and charitable donations.

You'll earn three points at restaurants, two points on gas and groceries, and one point on all other purchases. Plus, when you spend at least \$2,500 in purchases within the first 90 days of opening your APGFCU Visa Rewards credit card, you'll receive 30,000 bonus points!¹

Don't have an APGFCU Visa Rewards credit card?
Apply for yours today at apgfcu.com/Visa.

¹Credit approval is required and you must spend at least \$2,500 in purchases within the first 90 days from your account open date to receive the 30,000 bonus points. U Earn Rewards points are earned using your APGFCU Visa Rewards Card for qualified purchase transactions. Qualified purchase transactions include signature and PIN (POS) purchases. Earned U Earn Rewards points are based on net purchases only and do not include cash advances, balance transfers, ATM transactions, or wire transfers. They also do not include any fees posted to your credit card account, including (but not limited to) late fees, over-limit fees, and finance charges. Points will be earned and redeemable only if your APGFCU Visa Rewards and U Earn Rewards Accounts are open and in good standing. Points cannot be redeemed until they are credited to your U Earn Rewards Account. Points may not be redeemed for cash. All points must be redeemed using the U Earn Rewards program website. Enroll and access your U Earn Rewards account through APGFCU's online banking service. Once enrolled in the U Earn Rewards program, click the "Terms and Conditions" link within the U Earn Rewards website for additional program details. The U Earn Rewards program is not an affiliate of APGFCU. All names and logos are trademarks and registered trademarks of their respective owners. Copyright © 2024 APGFCU. All Rights Reserved. Other restrictions may apply.

The U Earn Rewards program is available to open and active accounts as designated by APGFCU on the following cards: Visa Platinum Plus Rewards, Visa Platinum Preferred Rewards, Visa Platinum Preferred Student or Starter, Visa Platinum Preferred Share Secured, and Visa Money Market Secured cards.



Holiday Closings

Monday, October 14
Columbus Day

Monday, November 11
Veterans Day

Thursday, November 28
Thanksgiving Day

Tuesday, December 24
Closing at 1 p.m.
Christmas Eve

Wednesday, December 25
Christmas Day

Tuesday, December 31
Closing at 3 p.m.
New Year's Eve

For remote access, use
Online Banking, Mobile
Banking, ABBY Telephone
Teller and ATMs.

Official Election Rules

2025 Board of Directors Election Preview

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. Note: The Governance Committee has approved an exception to the policy for the 2025 candidate slate, allowing three candidates for the three vacancies. Nominations may still be made by petition (refer to item four below).
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 (165,688 members as of August 31, 2024) or 500 voting-eligible members, whichever is less. Each candidate must present a separate petition. For guidelines on the petition process, contact the APGFCU Internal Audit Department at 410-272-4000, ext. 3559 or email supervisorygroup@apgfcu.com.
 - a. Such petitions must be filed with the Secretary of the Board at least 40 days prior (November 27, 2024) 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.
 - e. Per the credit union's bylaws, the election will be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.
5. The Secretary shall cause all nominations to be posted in a conspicuous place in each Credit Union office at least 35 days prior (December 2, 2024) 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."

Presenting Your Three Candidates

In the event the credit union does not receive any petitions for nomination, an election will not be held and the three candidates will be appointed to the Board of Directors. In the event additional candidates are submitted via petition, ballots will be mailed to you in January 2025 with your fourth quarter statement. Members will vote for three (3) candidates. Each person elected will serve a three-year term. Voting will begin January 6, 2025. 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 17, 2025. 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.



Bernard DeMarinis

I've supported APGFCU by serving on its board and its Planning, Budget and Asset Liability Management; Technology; Community Involvement; Credit Appeals; Human Resources; and Supervisory committees. I served 45+ years as an Army contractor, and established and led a 90+ person office supporting APG. I was designated a Certified Credit Union Director, and leverage my education (MBA, MSEE, MTM, BSEE) in service to APGFCU. I live/work in Cecil/Harford counties and desire to continue serving you.



Sherif Eskaros

As an associate director for four years, I've actively participated in the Community Involvement; Human Resources; and Planning, Budget and Asset Liability Management committees. My international background spans three countries, with Cecil County being my home for over two decades. I hold a B.S. from Rutgers and have built a career bridging engineering and legal fields. I aim to leverage my diverse experience in board discussions, and continuing to serve APGFCU and its members effectively.








Michael L. Dixon, LTC, USA (Ret)

I am honored to continue my volunteer service as a director, representing the interests of APGFCU members for more than 18 years. I am currently serving on the Governance Committee and the Planning, Budget and Asset Liability Management Committee. I have served two terms as treasurer of the board. As a West Point graduate and retired Army aviator, I have a passion for service, keeping APGFCU strong, to help members build wealth.

Managing Your APGFCU Visa Card Just Got Easier!

On August 12, 2024, card management functionality became available in Online Banking and was fully integrated into Mobile Banking, bringing you an enhanced, seamless experience for managing your cards. If you haven't already, you will need to re-establish any card controls you had set up – such as alerts, freezes, and transaction limits. After doing so, delete the APGFCU Cards companion app from your device to avoid confusion.

-  **Report Lost or Stolen Cards:** Quickly report any lost or stolen cards.
-  **Order Replacement Cards:** Conveniently order a replacement card with just a few taps.
-  **Enable/Disable Your Cards:** Instantly enable and disable your cards for added security.
-  **Manage Travel Plans and International Transactions:** Notify us of your travel plans to ensure smooth international transactions.
-  **Block Transactions and Merchant Types:** Control where and how your cards are used by blocking specific transactions and merchant types.

We are confident these new features will make managing your cards easier and more convenient!

Automatic Fraud Alerts

APGFCU has a free service to help monitor the activity on your cards and avoid any unauthorized transactions. APGFCU will send notification by text and email simultaneously if a transaction triggers a fraud alert. If you do not respond to the text or email, you will also receive a call from our fraud monitoring center. If you do not respond to any of the communication efforts, out of concern the transaction could be fraudulent, your card may be blocked.



NOTE: all APGFCU Visa cardholders who have a mobile number in our system will be automatically enrolled in fraud text alerts. You will have the option to opt out. APGFCU Fraud text alerts will come from 236818 or 81508.

This is one more way APGFCU is working hard to protect you and your money.



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. The more you refer, the more you can earn!

Start referring today. Visit apgfcu.com/ReferAFriend

²Annual Percentage Yield (APY) for share savings account is 0.30% APY. The APY is accurate as of 9/01/2024. Rate may change at any time. 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.



2024 APGFCU Youth Baseball Clinic

APGFCU recently hosted its annual Youth Baseball Clinic with the Aberdeen IronBirds. A total of 131 children between the ages of seven and 12 took to the field on a gorgeous summer day. Participants received instruction in pitching, hitting, batting, fielding and throwing from IronBirds players and coaches. It was a great day had by all!

Watch the Spring 2025 newsletter for details about next year's event.





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 July 31, 2024

Assets \$2,360,209,410

Shares \$2,116,484,107

Loans \$1,871,505,955

Members 164,930



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-090124

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.

9 a.m. - 1 p.m.

October

5 Edgewood branch

12 Laurel Bush branch

19 Rising Sun branch

26 Elkton branch

26 Middle River, MD
6201 Greenleigh Avenue

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

We hope to see you there!

For more information or to see our other events, visit apgfcu.com/Events.



Open a Youth Account to Unleash the Power of Saving – Starting With a \$50 Bonus³

Open a new APGFCU Youth Membership Savings Account for your child and we'll contribute \$50 toward their savings!³ 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.



Open your accounts today!
apgfcu.com/Youth

³Annual Percentage Yield (APY) for share savings account is 0.30% APY. The APY is accurate as of 9/01/2024. Rate may change at any time. 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.