

Member News

Fall 2025

Your Equity. Your Choice.

Put the equity in your home to work for you! Whether you're planning a renovation, consolidating debt, or funding a major milestone, we offer flexible borrowing options to fit your life – and your budget. And right now, you can choose the introductory rate that works best for you!

Why Choose an APGFCU® Home Equity Line of Credit?

- Competitive introductory rates
- No application fee or annual fees
- Flexible access to funds when you need them
- Local knowledge you can trust

Your home's equity is waiting. Let's put it to work.



Apply today!

apgfcu.com/EquityYourWay

Intro
0% APR*
for 6 months**

Great for short-term borrowing.

Intro
1.99% APR*
for 12 months**

Ideal for larger or longer-term projects.

A 7.25% Variable APR* applies after the introductory period.



*APR = Annual Percentage Rate. The rates stated above are available on approved credit. Rates may be different as determined by loan term, purpose (purchase/refinance), and individual creditworthiness of each applicant. Not all applicants will qualify for the lowest rate. Membership eligibility applies.

**Home Equity Line of Credit rates as of 10/01/2025 and are subject to change without notice. An introductory rate of 1.99% APR applies for the first 12 months or 0% for the first 6 months. Following the introductory period, the APR may vary quarterly, based on the then-current Prime Rate, as published in the Wall Street Journal (currently 7.25% APR), plus a margin of 0%. Maximum 18% APR. Introductory rate available for new accounts only. Rates advertised are based on a maximum combined loan-to-value (CLTV) of 80%. Loans with a CLTV between 80.01% and 89.99% are also available at different rates and terms. Adequate property insurance is required, and if applicable, flood insurance will be required. This offer is available only on primary and secondary single-family residences or owner-occupied condominiums located in D.C., DE, FL, MD, NC, NJ, PA, SC and VA. Subject to credit approval. Offer may be changed or withdrawn at any time.

We're Growing Stronger – and You're Already in the Right Place

We're excited to share that APGFCU welcomed members from Members First of Maryland Federal Credit Union as part of an acquisition on August 30, 2025.

This acquisition strengthens our credit union, allowing us to serve more members across a wider range of communities, while continuing to deliver the same great service and benefits you already enjoy.

What does this mean for you as an APGFCU member?

- No changes to your accounts or services
- Access to two additional branch locations in Baltimore County: Dundalk and Perry Hall
- More members and more impact in the communities we serve

You don't need to do anything – know that your credit union is growing in ways that benefit all of us.

If you have any questions, feel free to reach out or visit our Acquisition Information Center at apgfcu.com/MembersFirst.

STAY TUNED! We're also opening a Cockeysville location in 2026!



Holiday Closings

Monday, October 13
Columbus Day

Tuesday, November 11
Veteran's Day

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

Thursday, December 25
Christmas Day

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

Thursday, January 1
New Year's Day

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

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 (179,549 members as of August 31, 2025) 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 26, 2025) 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 1, 2025) 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."

2026 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 2026 with your fourth quarter statement. Voting will begin January 5, 2026. 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 23, 2026. 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.



Donald J. Burnett, COL (Ret.)

Current board of directors chair and former vice chair serving on multiple committees. I led the effort to select and appoint our new CEO. APGFCU-affiliated since 1980, I am a retired Army officer and previous associate director living, working, and volunteering locally since 1999. I hold B.S. and MBA degrees and will use my experience to best represent you. "It's a privilege to serve our members' interests. I would be honored by your vote!"



Gerald Ernest

I served on the board at Members First of Maryland Federal Credit Union for over 30 years on various committees and as chairman the last 12 years. I retired after 43 years of service at Bethlehem Steel. I have a Bachelor of Science in Safety and Health from the National Labor College. It has been my privilege to serve our members and hope to continue to serve our members in the future.



Timothy A. Sherwood, PhD

I bring a strong educational and leadership background to APGFCU, having worked as a college professor and administrator. I have volunteered with APGFCU for the past five years and have served as director and as associate director. I currently serve as vice chair of the board of directors and chair of the Human Resources Committee. I would be honored to assist APGFCU in improving member experience and expanding financial education opportunities for the community.



Emanuel C. Hatton

Having worked on various APGFCU committees for 11 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 B.S. and MBA degrees, served as a combat arms soldier for 21 years, government civilian for 22 years, and government contractor for five years. I want to serve the underserved community.



2025 APGFCU Youth Baseball Clinic

APGFCU recently hosted an exciting and educational Youth Baseball Clinic with the Aberdeen IronBirds. A total of 161 children between the ages of seven and 12 took to the field and received instruction in pitching, hitting, batting, fielding and throwing from IronBirds players and coaches.

A great day was had by all!



**A New Way to Pay
Your APGFCU Loans –
Fast, Easy, Secure!**



We're making it easier than ever to manage your loans with our new Loan Payment Portal!

Whether you're at home or on the go, you can make one-time secure payments from your APGFCU account, debit card, or external accounts.

Additionally, our Online and Mobile Banking options allow you to manage your accounts and schedule recurring payments—anytime, anywhere.

No matter where life takes you, you can stay on top of your finances with flexible payment options designed to fit your lifestyle.

Learn more!
apgfcu.com/LoanPayment



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.
Dundalk, 1631 Merritt Blvd., Baltimore
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.
Perry Hall, 4371 Ebenezer Rd., Nottingham
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 and Transit Number

255075576

Use this number to arrange electronic fund transfers.

Operation Statistics as of July 31, 2025

Assets: \$2,501,291,400

Shares: \$2,229,188,720

Loans: \$2,069,574,918

Members: 176,090



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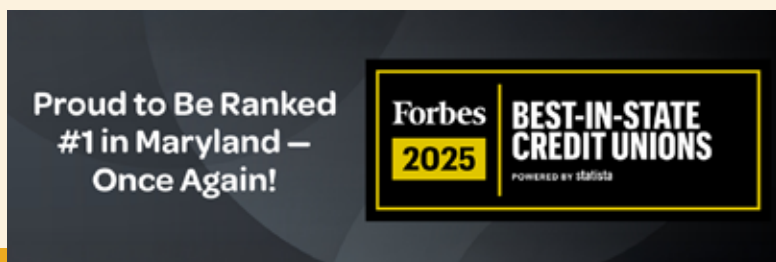
Federally insured by NCUA

All loans are subject to approval.

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Thank for Helping Us Rank Among the Best

Forbes magazine has recognized APGFCU as one of America's Best-In-State Credit Unions for the sixth time, ranking it number one in Maryland in 2025. Thank you for helping us continue our mission of helping those across Harford County, Cecil County, Baltimore County and Baltimore City to achieve, prosper and grow.



Upcoming Shred Days

Join us on Saturdays from 9 a.m. – 1 p.m. this October 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.

October 4: Edgewood Branch

October 11: Laurel Bush Branch

October 18: Rising Sun Branch

October 25: Elkton and Middle River

We hope to see you there!

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

The event is first-come, first-served and may end early if the shred truck reaches its maximum capacity.

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

