



Member News

Fall 2026

Subscription Overload? We've Got a Solution for That.

That streaming service you forgot about. The app you downloaded once. The subscription that's quietly renewing every month.

U Track: Subscription Manager helps you find, track, and manage subscriptions for free through APGFCU® Online and Mobile Banking. The average user saves more than \$26 per month by uncovering unwanted recurring charges.*

Ready to discover hidden savings? Log in today and see what U Track can help you find.

*Amount saved by the average U Track: Subscription Manager user with an active bill. The average activated user also finds over eight bills on average.



The Path to Homeownership Starts with Knowing Your Budget



A mortgage preapproval can help you understand your budget before you begin your home search.

With APGFCU, you can apply online in about 15 minutes and, if approved, receive a preapproval valid for 120 days. Plus, you'll have the support of local mortgage specialists to help guide you every step of the way.



Start Your Preapproval
apgfcu.com/Mortgages

Holiday Closings

- > **Mon., Oct. 12**
Columbus Day
- > **Wed., Nov. 11**
Veterans Day
- > **Thu., Nov. 26**
Thanksgiving Day
- > **Thu., Dec. 24**
Closing at 1 p.m.
Christmas Eve
- > **Fri., Dec. 25**
Christmas Day
- > **Thu., Dec. 31**
Closing at 3 p.m.
New Year's Eve
- > **Fri., Jan. 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 (190,205 members as of August 31, 2026) 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 25, 2026) 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 (November 30, 2026) 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."

2027 Board of Directors Election Preview

Presenting Your Four Candidates

As a member-owner of APGFCU, you play an important role in our governance process. Through the Board of Directors election, you help shape the future direction of the credit union. Four candidates have been nominated for the 2027 Board of Directors election. If additional candidates are nominated by petition, ballots will be mailed with your fourth quarter statement in January 2027. Members will vote for four (4) candidates. The three candidates receiving the highest number of votes will each serve a three-year term, and the candidate receiving the fourth highest number of votes will serve a one-year term. If no petitions for nomination are received, the election will be uncontested, and the four candidates will be appointed to the Board of Directors. Voting will begin January 4, 2027. You may cast your vote electronically through online or mobile banking, 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 22, 2027. Watch for additional election and Annual Meeting information on your ballot, in upcoming member newsletters 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.



Wayne G. Taylor

I am an Army veteran, retired Department of Defense employee, and APGFCU volunteer since 2005. I am currently a member of the board and have served on/chaired many important committees. I am a NAFCU Certified Volunteer Expert and regularly attend training sessions to keep up to date. It would be a great honor to continue serving you as a member of the board. Thanks very much.



Kurt J. Wilhelm

I have served APGFCU for almost two years, first as an associate director and now as a member of the board. I previously served on the Supervisory Committee and currently serve on the Governance, Community Impact, and Credit Appeals Committees. Drawing on my career in Information Governance and Legal Operations, I look forward to continuing to use my experience in service to APGFCU and its members.



Paul Eikenberg

I have volunteered with APGFCU for 30 years, serving in positions that have included chairman of the board (2019-2023), vice chairman, treasurer, and assistant treasurer. I have chaired the Finance, Human Resources, Technology, and Community Impact Committees. My work experience includes VP Managed Network Services, VP Franchise Operations, Franchise Owner, and Director Tax Services. "I am dedicated to our credit union, its members, and the community we serve."



Cheryl D. Rice

I have volunteered for 30 years and am completing my second term on your board. During my service, I have held the roles of assistant treasurer, treasurer, and Governance Committee chair. I also serve on the Human Resources and Finance Committees. A retired federal employee, I worked as an accountant, auditor, and budget analyst. I believe in community involvement and making a positive difference. I would be honored to represent you and appreciate your vote.



Everyday Spending. Extra Back.

Earn 1.5% Cash Back on Every Purchase – Plus a \$100 Bonus¹ when you open an APGFCU Visa® Cash Back credit card!

- \$100 Bonus when you spend \$1,000 in your first 90 days.¹
- 1.5% Unlimited Cash Back on every purchase – no categories, no limits.²
- No Annual Fee.³



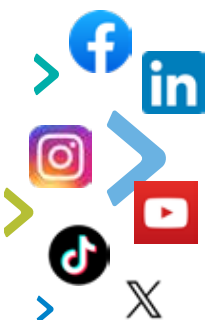
Give Your Everyday Spending a Little Extra Back.

Apply for your APGFCU Visa Cash Back credit card today.
apgfcu.com/EverydaySpending

¹To be eligible for the \$100 bonus offer, you must make \$1,000 or more in eligible purchases within 90 days of account opening. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash equivalents (e.g., money orders, gift cards, prepaid cards). Please allow up to 45 days after the 90-day period for the \$100 to post to your account as a statement credit. This bonus offer does not change your obligation to make the minimum monthly payment. Account must be open and not in default at the time the credit is scheduled to post to your account. Limit of one promotional offer at account opening. Offer not available to previous cardmembers who received a bonus in the past 12 months. APGFCU reserves the right to change or end this offer at any time without notice. Offer valid for accounts applied for on or after 07/01/2026 to 12/31/2026.

²1.5% 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 be paid monthly for credit card accounts in good standing only.

³Certain restrictions apply and benefits, terms and conditions are subject to change. For benefit details visit www.apgfcu.com/visa-protection-package.



Your Feed Could Use Some Good News

Follow APGFCU on Facebook, Instagram, LinkedIn, TikTok, X and YouTube for local stories, money tips, upcoming events, and helpful resources designed with our members in mind.

Upcoming Shred Days



Saturdays in October 9 a.m. – 1 p.m.

Join us to shred and recycle your personal papers at no cost!

Clear out the piles of paper cluttering your home efficiently and safely.

We hope to see you there!

- **October 3:** Edgewood Branch
- **October 10:** Laurel Bush Branch
- **October 17:** Rising Sun Branch
- **October 24:** Elkton Branch
- **October 31:** Middle River
6201 Greenleigh Avenue

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 maximum capacity.

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





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



Branch Locations

- > **Aberdeen:** 996 Beards Hill Rd.,
Aberdeen, MD 21001
- > **Amyclae:** 1200-A Agora Dr., Bel Air, MD 21014
- > **APG:** 6485 Operations Ave.,
Aberdeen Proving Ground, MD 21005
- > **Bel Air:** 321 South Main St., Bel Air, MD 21014
- > **Cecil College:** Technology Center,
1 Seahawk Dr., North East, MD 21901
- > **Chesapeake City:** 2579 Augustine Herman Hwy.,
Chesapeake City, MD 21915
- > **Cockeysville:** 10301 York Rd., **Now open!**
Cockeysville, MD 21030
- > **Dundalk:** 1631 Merritt Blvd., Baltimore, MD 21222
- > **Edgewood:** 1321 East Pulaski Hwy.,
Edgewood, MD 21040
- > **Elkton:** 1204 East Pulaski Hwy., Elkton, MD 21921
- > **Fallston:** 210 Mountain Rd., Fallston, MD 21047
- > **Forest Hill:** 2010 Rock Spring Rd.,
Forest Hill, MD 21050
- > **Havre de Grace:** Harbor Shops,
1045 West Pulaski Hwy.,
Havre de Grace, MD 21078
- > **Laurel Bush:** 2113 Laurel Bush Rd.,
Bel Air, MD 21015
- > **North East:** 2011 West Pulaski Hwy.,
Elkton, MD 21921
- > **Perry Hall:** 4371 Ebenezer Rd.,
Nottingham, MD 21236
- > **Riverside:** 1327 Riverside Pkwy.,
Belcamp, MD 21017
- > **Rising Sun:** 28 Rising Sun Town Center,
Rising Sun, MD 21911

Home Loan Center

Tue. - Thu.: 8:30 a.m. - 5 p.m.

Member Service Center

Mon. - Fri.: 8 a.m. - 8 p.m. | Sat.: 9 a.m. - 1 p.m.

ABA Routing and Transit Number

255075576 Use this number to arrange
electronic fund transfers.

Operation Stats as of July 31, 2026

Assets: \$2,709,959,742

Loans: \$2,191,393,445

Shares: \$2,408,891,957

Members: 189,126

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.



Federally insured by NCUA
All loans are subject to approval.
MC-AP-OT-100126

Could Your Checking Account Be Doing More?



Most people use their checking account every day, but not all checking accounts offer the same value.

APGFCU High Yield Checking combines everyday convenience with the opportunity to earn competitive returns on qualifying balances.

And for a limited time, eligible members who open a new checking account earn a \$400 bonus when you receive at least \$500 in qualifying direct deposits within 90 days of account opening.¹

From digital banking tools that help you stay connected to your finances to local support when you need it, High Yield Checking is designed to help you make the most of your everyday banking.



Explore High Yield Checking
[apgfcu.com/\\$400Offer](https://apgfcu.com/$400Offer)

Federally insured by NCUA

¹Offer is for new and existing members age 13 and older without a checking account only. Account owner may not have closed a checking account with APGFCU at any time on or after 09/01/2025 to qualify for this promotion. New High Yield Checking, Member Protect Checking, and Standard Checking accounts opened on or after 09/01/2026 and on or before 11/30/2026, may qualify for a \$400 cash bonus if the account meets the following qualification: within 90 days of opening the checking account ("Qualification Period"), receive into the checking account qualifying recurring direct deposits of at least \$500 per month, and maintain such qualifying recurring direct deposits throughout the Qualification Period. A qualifying direct deposit is a recurring electronic (ACH) 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 direct deposit include, but are not limited to, transfers from one account to another and deposits made at an ATM. Offer cannot be combined with any other offers and does not apply to second or multiple checking accounts. If you meet all the terms of this offer, the bonus will be credited to your checking account on the first business day following the end of the 90-day Qualification Period. Limit one bonus per member. Fees may apply for early closure of the checking account. 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. The checking account must remain open for a minimum of 90 days, and all accounts associated with the membership must be in good standing (see "All About Your Accounts" agreement) to receive the bonus. Offer expires 11/30/2026.

²Annual Percentage Yields (APYs) are accurate as of 09/01/2026. Rates may change after account opening. Fees may reduce earnings on accounts. For High Yield Checking: If your account meets the criteria, you will earn 4.00% 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. No monthly maintenance fees or penalties. To earn the higher rate, you must, (1) opt out of paper statements from APGFCU, (2) have an ongoing qualifying direct deposit of at least \$200 per month into your High Yield Checking account, and (3) 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. High Yield Checking accounts are limited to one account each, per member (per membership). No minimum balance requirements or minimum to open checking accounts.