



## Becky Smith Appointed New President/CEO of APGFCU®

The APG Federal Credit Union Board of Directors has announced the appointment of Becky Smith to serve as President/CEO effective January 29, 2025. Smith most recently served as Executive Vice President, Chief Revenue Officer for SECU of Maryland, the state's largest credit union with \$5.7 billion in assets. She will become the third CEO in APGFCU's 87-year history and succeeds Don W. Lewis, who retired in June 2024 following 45 years of service to the credit union, including nearly 30 years as CEO.

"Becky brings exceptional credentials and experience to APGFCU for member services and organizational growth," said Board Chairman Donald J. Burnett, COL (Ret). "The board is confident she will lead our financial cooperative to empower member-owners in building generational wealth with member-focused services to achieve, prosper, and grow."

During her tenure at SECU, Smith also served as Executive Vice President, Chief Strategy and Growth Officer, as well as Senior Vice President, Chief Marketing Officer. Her prior experience includes leadership positions in banking and with a global strategy and marketing consulting firm. She earned a bachelor of arts degree in communication and media studies at Shippensburg University and recently completed the Credit Union Executive Society (CUES) CEO Institute program.

**"I am truly honored and excited to take on the role of President and CEO at APGFCU," said Smith. "It is a privilege to lead an organization so deeply committed to its members, employees, and the community. I look forward to collaborating with our talented team to drive innovation, strengthen our services, and continue making a meaningful impact for the communities we proudly serve."**



### IN MEMORIAM

## Charles N. Alston, Sr.

July 3, 1935 – January 7, 2025

Charles Alston, a long-time volunteer and board member of APGFCU, passed away on January 7, 2025. He began his volunteer service in 1988 and served on the board from 1991 until 2021, remaining a volunteer until 2023.

While he served, Charles witnessed the credit union's remarkable growth from approximately \$175 million in assets and 42,500 members in 1988 to nearly \$2.3 billion in assets and over 157,000 members by 2023. He often attributed the credit union's success to its dedication to the "People Helping People" philosophy and its strong commitment to the community.



## Holiday Closings

**Monday, May 26**  
Memorial Day

**Thursday, June 19**  
Juneteenth National  
Independence Day

**Friday, July 4**  
Independence Day

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

# MARK YOUR CALENDAR!



## 2025 Annual Meeting

**Mark your calendar to attend the 2025 APGFCU Annual Meeting on Thursday, April 17 at 6 p.m.!**

We will review the credit union's successes in 2024 and announce the recipients of the Annual APGFCU Scholarship.

### **Register to attend at**

**[apgfcu.com/AnnualMeeting](https://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 location:

**APGFCU Operations Center**  
Community Room  
1321 Pulaski Highway  
Edgewood, MD 21040

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.



## 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 months<sup>1</sup>
- Fixed payment amounts over the loan term
- No fees<sup>2</sup>



**Apply today!**  
**[apgfcu.com/GotDebt](https://apgfcu.com/GotDebt)**

<sup>1</sup>Example 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 \$334.51 per month by using the \$16.73 per \$1,000 at a non-variable interest rate of 10.24% APR with an 84-month term. This equates to \$28,098.76 over the life of the loan.

<sup>2</sup>Excludes late fees and any delinquent account fees.

We're Here for .



## 2024 U Educate Rewards Sweepstakes Winner



**Melissa Ross, a fifth-grade teacher at Chapel Hill Elementary School in Baltimore County Public Schools, has been named the winner of the 2024 U Educate Rewards Sweepstakes.**

Melissa has been a member of APGFCU since she was 15 and was a winner of the 1998 Scholarship Competition.

Each school year, one educator is selected as a U Educate Member Rewards sweepstakes winner. The program is designed to help educators, paraeducators, and support staff save money through specialized products, discounts, bonuses, and reduced fees.

To be eligible for next year's sweepstakes, qualified educators simply need to enroll in the free APGFCU U Educate Member Rewards Program. To enroll, please send a secure message through Online Banking or the Mobile App, or contact us at 410-272-4000, toll-free at 800-225-2555, or speak with a branch representative.

**For more information visit [apgfcu.com/UEducate](https://apgfcu.com/UEducate).**

## Online Banking Tips



### Stay on Top of Your Finances with Automated Alerts

With our Online and Mobile Banking alerts, you can receive email or text notifications directly to your email address or phone number on file for account-related activity.

#### Create Alerts for:

- Balances reaching defined thresholds
- Checks clearing your account
- Transactions posting to your account within defined thresholds
- Secure email notifications

#### Automated Notification Reminders:

- Loan due dates
- Certificate maturities
- Customized reminders based on your financial goals
- Updates on transfers

Take the work out of staying on top of your finances. Simply navigate to "Settings" in the main menu and select "Alert Settings" to create your alerts today!



### Set up Automatic Payments

**Did you know that you can easily set up one-time and recurring loan payments through Online Banking?** It's a simple and convenient way to manage your finances without any hassle.

#### Get More Tips!

[apgfcu.com/OnlineBanking](https://apgfcu.com/OnlineBanking)

**If you experience financial uncertainty or hardship, APGFCU is ready to help with free one-on-one financial counseling, debt management services, and financial education tools. Visit [apgfcu.com/Learn](https://apgfcu.com/Learn).**



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, 2025**

Assets \$2,379,979,338.85

Shares \$2,126,792,898.93

Loans \$1,951,776,495.65

Members 169,470



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.

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# How to Spot Digital Scams Quickly

## Be cautious with emails or texts that:

- Contain website links.
- Don't address you by your full name and have a generic greeting.
- Have typos, incorrect logos, or strange designs.
- Include attachments or software.

Remember, APGFCU will never send you a link to access your online account.

## Do not share personal information, credit card details, or account information through unsolicited emails, texts, or phone calls.

APGFCU will never ask you for your online banking secure access code via call, text, or email. If you receive an unsolicited code or security notification about activities you did not conduct, please call us immediately. These messages may indicate an attempt to take over your account.

## Watch out for offers that seem too good to be true.

Scammers often use false promises, such as money in exchange for favors, lottery winnings, or unsolicited job offers.

## Be wary of false urgency.

Scams often create a false sense of urgency. If you have any doubts, always log in to your APGFCU account using the official website, [www.apgfcu.com](http://www.apgfcu.com), or mobile app to review transactions or to update your personal information.

If you receive an unsolicited call requesting your debit or credit card information, including the expiration date or CVV code, **or if you clicked on a link and entered your login details, contact us immediately at 410-272-4000 or 800-225-2555, to address any security concerns.**



Learn more about how to safeguard against scams at: [apgfcu.com/Security](http://apgfcu.com/Security)



# Thank U!

For Voting Us Best Bank/Credit Union in  
*The Baltimore Sun's* Best of Harford  
Readers' Choice Poll.

