



Drive Your Savings Further.

Refinance your auto loan with APGFCU® and see how far you can go.

As a member, you'll enjoy:

- Competitive rates designed to help you save¹
- Flexible terms up to 84 months²
- No refinance fees
- No payments for up to 90 days³

Whether you're looking to lower your rate, shorten your term, or free up more cash each month, we're here to help you take the next step.



Apply at apgfcu.com/AutoLoans today and see how much you could save.

¹Rates stated available on approved credit with automated payments from an APGFCU account only and may be different as determined by the loan term, model year and individual creditworthiness of each applicant. Not all applicants will qualify for the lowest rate. For new auto loans, the minimum rate is 4.69% APR and the maximum rate is 15.24% APR. For used auto loans, the minimum rate is 4.84% APR and the maximum rate is 16.69% APR. Payment Example 1: New auto loan of \$30,000 for 36 months with automated payments at 4.69% APR will have a monthly payment of \$894.96. Payment Example 2: Used auto loan of \$20,000 for 36 months with automated payments at 4.84% APR will have a monthly payment of \$597.98.

²84-month term financing available on car loans of \$20,000 and greater. Certain conditions apply.

³First payment may be deferred for 90 days. Interest will accrue from the date of loan disbursement and is due once payments begin. Deferred payment is not available for refinances of existing APGFCU auto loans. To take advantage of the deferred payments when refinancing from another lender, a minimum of four payments must have been made. Some restrictions apply. Not all applicants will qualify for the 90-day deferred payment.

Holiday Closings

> **Monday, May 25**

Memorial Day

> **Friday, June 19**

Juneteenth National Independence Day

> **Saturday, July 4**

Independence Day

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

Free Tools to Strengthen Your Financial Skills



APGFCU is committed to helping members build confidence through free financial education resources, including:

- **Banzai Direct** - an interactive platform that teaches real-life financial education scenarios.
- **CheckRight** - a tool designed to help improve checking account management.
- **GreenPath™ LearningLab+** - a resource of articles, videos, e-courses, calculators, and other tools to help you build confidence in key financial areas such as budgeting, credit, and homebuying.

For personalized support, members can take advantage of free one-on-one financial counseling through APGFCU or GreenPath. And for those who prefer learning in a group setting, APGFCU hosts free webinars and workshops throughout the year on topics like fraud prevention, spending plans, and financial goal-setting.

Explore all the tools available.
apgfcu.com/Learn



2026 Annual Meeting

Mark your calendar to join us virtually for the 2026 **APGFCU Annual Meeting on Thursday, April 23, at 6 p.m.** This is a great opportunity to look at the progress we're making together and hear about our upcoming plans from our board members and credit union leadership.

During the meeting, we'll:

- Reveal the newly elected 2026 Board of Directors based on your votes.
- Reflect on the credit union's 2025 achievements and discuss the outlook for 2026.
- Announce the recipients of this year's APGFCU Scholarship.

Register to attend the webinar at apgfcu.com/AnnualMeeting.

To participate by phone, in the U.S., you can join the meeting by calling 1-301-715-8592. When prompted, please enter the following Webinar ID: 925 6469 0820, then press the pound symbol. You will be muted during the presentation.

For members without internet access, a space will be available to view the live broadcast at:

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

Please Note:

- This is a viewing-only option.
- No refreshments will be provided.

Advanced registration is required to attend either the virtual meeting or the in-person viewing of the live broadcast.

We look forward to having you with us as we celebrate the milestones we've reached together.

Fuel Your Spring Renovations: Understanding Your Home Equity Options

As spring approaches, many homeowners start planning renovations, repairs, and upgrades. If you're considering tapping into the value of your home to fund those projects, APGFCU offers two great options: A Home Equity Line of Credit (HELOC) and a Home Equity Loan. While both allow you to borrow against your home's equity, they work very differently – and one may fit your goals better than the other.

Home Equity Line of Credit (HELOC)

A HELOC functions like a revolving line of credit, similar to a credit card but secured by your home.

- You can borrow as needed up to an approved credit limit.
- Funds can be accessed multiple times during the draw period.
- Payments and outstanding balances may fluctuate because borrowing is flexible.
- Ideal for ongoing or unpredictable projects, where costs may change over time.

Home Equity Loan

A Home Equity Loan provides a one-time lump sum of funds at closing.

- You receive the entire amount upfront.
- Repayment occurs in fixed, predictable monthly installments over a set term.
- Best suited for projects with a clear budget, such as a roof replacement or planned renovation.



Learn More!
apgfcu.com/MyHomeEquity



Upcoming Shred Days



Join us on Saturdays from 9 a.m. – 1 p.m. this June to shred and recycle your personal papers at no cost!

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

- **June 6:** Edgewood
- **June 13:** North East
- **June 20:** Aberdeen
- **June 27:** Elkton and Dundalk

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 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., **Coming Soon!** 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

Mon.-Thu.: 8 a.m.-5:30 p.m. | Fri.: 8 a.m.-6 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.

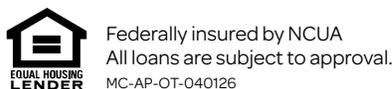
Operation Stats as of January 31, 2026

Assets: \$2,606,957,964 **Loans:** \$2,170,982,709

Members: 182,976 **Shares:** \$2,321,160,881



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When You're Ready for What's Next, We're Ready Too.

When plans shift or new opportunities come up, an APGFCU Personal Loan can help you manage your finances with clarity and confidence. From consolidating debt to covering unexpected costs, we offer simple options and reliable payments you can count on.

We're here to make managing your money easier – so you can stay focused on what matters most.

Enjoy these member-focused benefits:

- Low fixed rates starting at 6.24% APR with Auto Pay¹
- Flexible terms up to 84 months²
- Predictable payments for your entire loan term
- No application or origination fees³



Let's make your goals more achievable, one step at a time.



¹APR = Annual Percentage Rate. Rates are based on creditworthiness and loan term, and your rate may differ. The loan is for a fixed amount and a fixed term. Advertised rate includes automated payments and rates will be 0.25% higher without automated payments. The maximum rate is 17.59% APR with automated payments. Subject to credit approval. Rate(s) subject to change.

²Payment Example: The payment on a \$20,000 loan would be \$336.59 per month by using the \$16.83 per \$1,000 at a non-variable interest rate of 10.44% APR with an 84-month term.

³Excludes late fees and any delinquent account fees.



Fraud vs. Scam: Know the Difference

When a charge doesn't look right, knowing whether it's fraud or a billing dispute helps your claim move forward smoothly.

Fraud happens when a completely unknown entity uses your card or accesses your account without permission. Examples include unfamiliar merchants, stolen card use, or account takeovers.

A scam or billing dispute occurs when you recognize the business, but the amount isn't what you agreed to – such as unexpected fees, duplicate charges, or canceled services still being billed to you. This is not fraud.

If you know the merchant, don't select "fraud" when filing a claim. Visa® may not process the claim as fraud if the system recognizes an existing relationship. Instead, choose the option indicating you didn't agree to the amount charged so it can be processed correctly.

If something looks off, reach out right away at apgfcu.com/Security.