We Celebrate

*Congratulations to the graduating class of 2020*

We recognize your hard work and achievements! The entire APGFCU® team sends wishes for nothing short of great success and growth in your future.

For information to help students get to and through higher education, visit apgfcu.com/plan.

Refer-a-Hero!

Today’s heroes range from first responders to neighbors helping each other. Refer your hero to join APGFCU and you’ll both be eligible for a bonus* when they open a new personal or business share savings account.

*Visit apgfcu.com/ReferHero to get started.

Your finances, on-the-go!

*Use mobile wallets for “contactless” Visa® purchases.*

Access your APGFCU Visa debit and credit cards safely and securely with Apple Pay®, Google Pay™, or Samsung Pay™ mobile wallets!

Pay for items quickly, safely, and conveniently in-store, online, or within apps via your smartphone, tablet, or smartwatch.

Ensure you are always prepared in these uncertain times with your APGFCU Visa card and your preferred mobile wallet.

Simply sync your APGFCU Visa debit or credit card to Apple Pay®, Google Pay™, or Samsung Pay™ to get started!

Visit apgfcu.com/MobileWallets to learn more.

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**Holiday Closings**

**Saturday, July 4**
Independence Day

**Monday, September 7**
Labor Day

For remote access, use Online Banking, Mobile Banking, ABBY Telephone Teller and ATMs.
Take Control of Your Cards

Proactively monitor your Visa debit or credit cards with Card Controls within Online Banking and our Mobile app.

With Card Controls, you can:

- **Control spending**: Automatically decide where and how your funds will be spent by setting spending limits on your cards and blocking transactions with specified merchants, including gas stations, grocery stores, and retail stores.

- **Defend against fraud**: Safeguard your finances against criminals at home and abroad. Adjust your Online Banking settings to block international transactions, then unblock when you are traveling. Plus, easily lock or freeze your card when it is inactive, lost, or stolen.

With Card Controls, the power is in your hands. Visit apgfcu.com/CardControls.

Identify and Avoid Vishing and Smishing Attempts

**Vishing**: A fraudulent phone call from a scammer posing as a trusted individual asks for your personal information.

**What to do**:
- Do not answer calls from numbers you don’t recognize.
- Call the company’s published customer service line to follow up on a voicemail.
- Do not share any information about your accounts, finances, passwords, etc. over the phone.
- When in doubt, ask questions!

**Smishing**: A fraudulent text message from a cybercriminal with a motive of stealing your funds or identity.

**What to do**:
- Avoid opening any message with links from someone you don’t know.
- Never divulge personal information in a text message.
- Refrain from clicking on in-message links, even if it seems trustworthy.
- Call the number listed on the company’s website to double-check the text.
- Do not reply to messages that are from an unknown phone number or pressure you for a quick response.
- Understand your financial institution’s policy and always call to confirm before taking action.

Visit apgfcu.com/Security for steps we are taking to protect your financial information.

Super Fun Summer Activities

**Looking for fun activities for the kids this summer?**

Help APGFCU and M3 save Megatown!

Encourage your children to join forces with Cash and Violet to boost its spending power before Evil Dr. Spendit drains everyone’s money. Help save the day at apgfcu.com/Megatown.
Keep Your Credit Report Secure

Falling victim to identity theft can disturb virtually every aspect of your life. Defend malicious attempts by:

**Freezing or Locking Your Report**
Restrict access to your credit report and score from all agencies in an instant.

**Checking in Frequently**
You can now check your credit report every week for free through April 2021, in addition to the complimentary copy every 12 months.

**Signing Up for Fraud Alerts**
Know the moment your information is compromised, so you can take necessary action.

**Opening an APGFCU Member Protect Checking Account**
Protect your personal information and credit while earning competitive rates on your balance and cash back on debit card purchases*.

Visit [apgfcu.com/MemberProtect](http://apgfcu.com/MemberProtect) to learn how Member Protect Checking can help you grow your balance while keeping your information safe.

*Visit apgfcu.com/MemberProtect for full account offerings and disclosures.

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**Plan for the Future**

It is an unconventional time and, for many, the question of financial stability is a bit concerning. APGFCU’s partner, locally based Goles Investment Group of Janney Montgomery Scott LLC, outlines four principles of smart investment planning to get through this time:

1. **Focus on your personal investment horizon.**
   Estimate the length of time you think it will take to reach your financial goal to better plan and improve the likely success of achieving it.

2. **Focus on your asset allocation.**
   Whether it’s for retirement planning, buying a home, or sending your future child off to college, balance risk by dividing assets among the major investment categories.

3. **Review your financial plan.**
   An annual review will help determine whether your goals are still achievable, given the present circumstances.

4. **Speak with a financial advisor.**
   Talk with a trained professional to help provide guidance and expert advice.

Visit [apgfcu.com/Invest](http://apgfcu.com/Invest) to learn more.

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**APGFCU Awards**
**$68,000 in Scholarships**

In May, a total of 34 students received scholarships worth $2,000 each, granted by APGFCU. Congratulations to all of the APGFCU scholarship recipients—we wish you the best of luck!

Visit [apgfcu.com/AnnualMeeting](http://apgfcu.com/AnnualMeeting)!

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**Investment products are not credit union deposits and are not insured by the National Credit Union Administration, are not guaranteed by or obligations of APGFCU, and are subject to substantial risk, including the possible loss of some or all of the principal invested. Janney Montgomery Scott LLC. Member: NYSE, FINRA, SIPC.**
Helping U Stay Safe

APGFCU is monitoring the coronavirus/COVID-19 threat and taking proactive steps to ensure minimal business interruption and help protect members and employees. We continue to encourage members to utilize other transaction methods, including online and mobile banking.

If you find yourself financially impacted by the coronavirus/COVID-19 and need assistance, we are here to help. Visit apgfcu.com/Coronavirus for more information.

Did you know you can skip the line and bank online?

APGFCU offers online and mobile banking capabilities so you can pay bills, transfer funds, and more—directly from your smartphone or tablet. Stop waiting in line and start managing your finances anytime, anywhere! Visit apgfcu.com/OnlineBanking to enroll today, then download our app to get started.

Shredding Day Update

We are rescheduling the Shred Days from June to this upcoming Fall. We will be adding more dates and locations for the fall event, for greater member convenience. Please continue to check our Facebook page as well as apgfcu.com for details—we will be updating as specific dates are confirmed.

Beat the Scorching Costs of Summer

1. Open up the windows and give your A/C a break.
2. Run your household appliances in the evenings to reduce the amount of heat that is exerted into your home.
3. Dry your clothes on the line outside instead of running your dryer.
4. Catch up on housekeeping items and prepare for the colder months.
5. Take your cooking outside to cut down on high oven and stove temperatures that could heat up your house.
6. Keep your indoor lights off longer to boost efficiency, reduce your utility bill, and take advantage of nature’s extended evenings.
7. Stock up on summer must-haves during end-of-summer sales.