

Introducing your 2021 Board of Directors

Over 130 members and guests from across the country joined us on Thursday, April 22, 2021, for our second virtual Annual Meeting, where we discussed successes from 2020, shared goals for the year ahead and announced your choices for the 2021 board of directors.

Paul D. Eikenberg
Chairman

Donald J. Burnett, COL (Ret.)
Vice Chairman

Antha W. Edwards
Secretary

Michael L. Dixon, LTC (Ret.)
Treasurer

Cheryl D. Rice
Assistant Treasurer

Barry D. Decker, CSM (Ret.)
Director

Emanuel C. Hatton
Director

Windsor L. Jones
Director

Wayne G. Taylor
Director

John A. Blomquist
Director Emeritus

B. Daniel DeMarinis
Associate Director

Timothy Sherwood
Associate Director

If you missed this year's annual meeting, you may view an on-demand recording of the meeting, as well as a copy of our annual report, online at apgfcu.com/AnnualMeeting.

Welcome Back!



All branches, with the exception of the Cecil College branch, now offer lobby access for teller transactions. Safety protocols remain in effect, with masks optional for the fully vaccinated. For the safety of our members and employees, masks are required if you are not fully vaccinated. Member service needs are still by appointment and can be requested at apgfcu.com/Appointment.

We appreciate your patience and support over the last year as we made modifications to our branch accessibility model to keep you and our staff safe and healthy.

We look forward to seeing you soon!

Get the Rewards Deserve

Getting rewarded just got a whole lot easier!

With uChoose Rewards®, you can now earn even more points on your everyday purchases with an APGFCU® Visa® Rewards Credit Card. Use your Rewards card for all your summer needs, earn points with every purchase and redeem for merchandise, gift cards, travel excursions, event tickets, activities and more.

Watch your rewards stack up by earning:



Visit apgfcu.com/uChooseRewards to learn more.

Not an APGFCU Visa Rewards Credit Card member yet?

Apply today at apgfcu.com/Visa to get rewarded for every purchase. New cardmembers who spend \$2,500 on purchases within the first 90 days of account opening earn 30,000 bonus points. Apply today and watch your rewards grow.

uChoose Rewards

uChoose Rewards is not an affiliate of APGFCU. All names and logos are registered trademarks of their respective owners.



Got Debt?

Consolidate and Save!

Consolidate your high-interest rate debt from credit cards or loans into one low monthly payment to take control of your bills, tackle your next home improvement project, save for upcoming back-to-school costs or fund your summer getaway.

Why wait? Have funds conveniently deposited directly into your account without visiting a branch or paying extra fees.*

Keep more of your money in your pockets for summer must-haves. Apply today at apgfcu.com/GotDebt to see how much you could save.

**Excludes late fees and any delinquent account fees.*

Refer-a-Friend Bonus

You can earn a referral bonus* for every new member you refer that opens a new membership account.

*Visit apgfcu.com/ReferAFriend for more details.



Holiday Closings

Monday, July 5

Independence Day Observed

Monday, September 6

Labor Day



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

Partnering with a Credit Union to Improve Credit

Credit has the power to unlock the door to your dream home or halt your ventures. Whether you're just starting or looking to improve your score, partnering with a credit union can unlock the necessary tools and techniques to help you build solid credit.

One-on-One Counseling

Putting members first is a core principle of credit unions and APGFCU is committed to helping you achieve your financial goals. From analyzing your credit report, budget, and outstanding debt to determining actionable next steps in paying down your expenses, credit unions are here for you. If you feel the weight of unnecessary monthly bills on your shoulders, give our credit union counselors a chance to help you pare down and build your credit score. As an APGFCU member, this service is offered at no cost!

Education, Education, Education

Take advantage of the free online and in-person tools, resources,

and courses the credit union offers members. These educational workshops cover financial topics ranging from planning for college to building a nest egg for retirement. Learn credit best practices, common do's and don'ts, and how to effectively and efficiently build your score to its peak.

Get a Secured Credit Card

Secured credit cards are a great way to establish credit through a solid repayment record. Your funds are held securely in a savings account while you get to enjoy the "shop and swipe" ease and convenience of a credit card. Simply pay your balance in full or make on-time monthly payments to raise your credit score. Learn more and apply today at apgfcu.com/Visa.

APGFCU offers tools and resources to help your credit soar, including our Credit Builder Loan Program with reasonable interest rates and manageable repayment periods. Give us a call at 800-225-2555 or visit apgfcu.com to get started.

Get Back on Track with Credit Builder



Making ends meet after a job loss, divorce or separation, or stay in the hospital can be challenging. We understand and are here to help you cover bills on time and rebuild your credit for future financial success with our Credit Builder Program.

As your financial partner, we will be by your side—from finding the right secured or unsecured Credit Builder loan for you, to ensuring reasonable interest rates and manageable

repayment periods. Rebuild your negatively affected credit history to reach your goals tomorrow while tackling necessary payments today. Plus, if you pay as agreed for one year, we'll even lower your interest rate – automatically.

We are people helping people, let our Credit Builder Program help you. Visit apgfcu.com/CreditBuilder to apply today and get back on track.

2021 APGFCU Scholarship Winners

In our 24th year of helping students reach their goals through our annual scholarship award program, APGFCU asked students to respond to the question, *“What ideas do you have for helping people achieve, prosper and grow financially during trying times like the current pandemic,”* through a written essay, video or photo via our online platform.

APGFCU awarded **a total of \$70,000 to 35 students** who are graduating high school, continuing their education through trade school or certificate programs, or are returning adults.

Check out our information and resources to help students get to and through higher education at apgfcu.com/STARSS.

APGFCU celebrates the graduating class of 2021 and sends wishes for nothing short of great success and growth in your future!

We are dedicated to helping continuing and returning students succeed in college, trade school and higher education.

Congratulations to this year's scholarship recipients!

2021 Graduating High School Winners

Katelyn Airey
Bel Air High School
Emily Bean
North East High School
Connor Blevins
North East High School
Maxwell DeLuca
Harford Technical High School
Julia Dietz
Homeschool
Kendall Drzik
Fallston High School
Alyssa Edwards
Notre Dame Preparatory High School
Angela Giglio-Tos
John Carroll School
Anna Harmon
Notre Dame Preparatory High School
Connor Hickey
Rising Sun High School
Travis Howell
North East High School
Adrianna Mace
Fallston High School
Christopher Oh
Rising Sun High School
Noah Olinger
Harford Christian High School
Jordan Patterson
C. Milton Wright High School
Nicholas Saccenti
Harford Technical High School
Darren Sumpter
Havre de Grace High School

Continuing Education Scholarship Winners

Stephanie Baynes
Harford Air Services
Mariah Blackwell
Harford Community College
Destiny Dews
Bowie State University
Marley Downes
Drexel University
Isabella Gomez
Community College of Baltimore County
William Higgins
Harford Community College
Jaime Jeffers
Harford Community College
Peyton Long
Harford Community College
Brent Lorin
Johns Hopkins University
Kaitlin Magaw
Salisbury University
Alexander Rawlett
University of Maryland Baltimore County
Sean Roesener
Salisbury University
Alexis Rolle
Harford Community College
Jean-Marie Rowe
Cecil College
Katherine Smith
Mount St. Mary's University
Jennifer Stojka
Frostburg State University
Dylan Whitney
Cecil College
Kyle Whitney
Towson University in Northeastern MD

Funding Your Education Just Became as Easy as 1-2-3

Unsure of how much your education will cost? We can help! We've partnered with Sallie Mae to offer a **simplified 1-2-3** approach to paying for college.

1 Start with Money You Won't Have to Repay

This can include funds that have been set aside in a college savings account, scholarships, grants and work-study. Try to find as much “free money” to go toward your education fund.

2 Explore Federal Student Loans

Undergraduates, graduate students and parents can take out federal student loans, which are funded by the government and are expected to be repaid.

3 Fill Any Gaps with a Responsible Private Education Loan

Sallie Mae's Smart Option Student Loan for Undergraduate Students offers competitive interest rates, no origination fees or prepayment

penalties,¹ and the ability to borrow up to 100% of your school-certified cost of attendance.² You can also choose between a deferred, fixed or interest repayment option to fit your needs.

Let us help you achieve your dream of higher education.

Apply for a student loan today! Scan the QR code with your mobile phone camera.



¹Although Sallie Mae does not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note – first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal. ²Loan amount cannot exceed the cost of attendance less financial aid received as certified by the school. Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount.



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 E. 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 8:00 a.m. – 5:30 p.m.

Friday 8:00 a.m. – 6:00 p.m.

Member Service Center

Monday – Friday 8:00 a.m. – 8:00 p.m.

Saturday 9:00 a.m. – 1:00 p.m.

ABA Routing & Transit Number

255075576

(use this number to arrange electronic fund transfers)

Operation Statistics as of April 30, 2021

Assets \$1,949,981,037

Shares \$1,764,140,901

Loans \$1,266,493,108

Members 144,534



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.



All loans are subject to approval.
Federally insured by NCUA

MC-AP-OT-060121

Six Steps to Protect Your Wallet on Summer Vacation

Summer is here, which means it's time to unwind on a trip to the beach or embark on a new adventure. While having a change of scenery may make for an exciting escape, it's important to keep a watchful eye on your funds to avoid being a target of theft or fraud. Make the most of your summer getaway with our tips to keep your money safe while traveling.

1. Stash Your Cash

Limit your cash flow while out and about to avoid losing your vacation fund. Remember, cash is not replaceable and when it's gone – it's gone. Consider carrying a small amount of cash on you to cover unexpected costs, while keeping the rest secured in a hotel room safe.

2. Opt for Credit over Debit Cards

Credit cards typically offer more protection against losses than debit cards. Because debit cards are linked to your checking account, funds can be lost temporarily when an unauthorized charge hits your account. This could cause a financial setback if those funds were intended for other bills or expenses. With the APGFCU Visa Credit Card, you have the power to freeze your card, block international transactions, set spending limits and more from anywhere in the world.

3. Keep Records of Your Information

In the event your debit or credit card is stolen, reporting it immediately is crucial to getting your money back and preventing a criminal from spending more. To do this, you will need access to your account information or the customer service number on the back of the card, which may be difficult to locate without the card. Prepare for the worst by making copies of your card as well as account and customer service numbers before leaving home.

Be sure to keep these records in a safe place separate from your cards.

4. Stay Vigilant

Pickpockets, thieves and fraudsters prey on unsuspecting tourists for easy cash. Avoid secluded ATMs, stay in a group, use a safety tool such as a money belt and keep cash out of sight. Opt for using ATMs located in your hotel or nearby store. Be smart, not a target!

5. Arm Your Devices with Strong Passwords

Swiping your smart device gives criminals access to your personal and financial information. Thieves may use your bank account to make large purchases, steal your identity and ruin your credit report. Equip your device with a strong, unique password to stop criminals in their tracks. For extra security, consider programming your devices to auto-lock after a few minutes of inactivity.

6. Check Activity Frequently

Stay on top of your finances to ensure any suspicious activity is caught as soon as possible. APGFCU's card control service in online and mobile banking allows you to monitor and manage your credit or debit card activity from your phone or mobile device. We'll help you keep an eye on your account – anywhere, anytime.

No matter where your summer takes you, APGFCU has your back.

Visit apgfcu.com/Visa to secure your finances on the go today.

