

Introducing your 2022 Board of Directors

Over 130 members and guests from across the country joined us on Thursday, April 21, 2022, for our third virtual Annual Meeting. APGFCU® leaders shared successes in 2021, discussed goals for the year ahead and announced the results of the 2022 Board of Directors Election.

Here is your 2022 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

B. Daniel DeMarinis
Director

Emanuel C. Hatton
Director

Wayne G. Taylor
Director

Joseph A. Traino III, LTC. (Ret.)
Director

John A. Blomquist
Director Emeritus

Sherif Eskaros
Associate Director

Timothy Sherwood
Associate Director


You may view a copy of our annual report online at apgfcu.com/AnnualMeeting.



Make This a Summer to Remember With an APGFCU Personal Loan

Get the cash you need to finance your summer fun with a flexible, low-rate personal loan.

Cover a family vacation, new pool or kitchen renovation without drying up your savings. Plus, beat the heat of high-rate credit card and loan balances by consolidating your bills into one easy payment.

We have a loan for all things , including:

- **Debt Consolidation**
- **Education Loan**
- **Home Improvement Loan**
- **Vacation Loan**
- **Easy Cash Personal Line of Credit**
- **And more!**



Got Debt? No Sweat!

Visit apgfcu.com/PersonalLoan to find the personal loan that's right for you and start creating your dream summer today.





Retirees Beware: Social Security Scam Warning Signs

Social Security can provide a foundation of income and benefits to plan for a smooth transition into a relaxing retirement. However, many scammers are looking to steal your Social Security funds and earn a big payday for themselves.

In 2021, more than 568,000 Social Security-related scam complaints were reported to the Social Security Administration (SSA), of which victims lost a total of over \$63.6 million. As of March 2022, the agency had already received reports of more than 31,000 Social Security scam attempts.¹

Scammers often use fear as a way to pressure victims into providing personal information or sending money. For example, a criminal may call you with a caller ID that reads "Social Security Administration," saying you owe \$100,000 to the agency. The scammer, impersonating an agent, may also threaten to arrest you if you do not pay what is owed quickly via PayPal®, Venmo®, pre-paid gift cards, cryptocurrency, a wire transfer or even encrypted applications such as WhatsApp®. Once you pay the fee, however, the impersonator will disappear, along with your savings.

To keep your funds and future safe from Social Security scams, here are a few red flags to watch for:

- Anyone calling, texting or emailing you saying there is a problem with your Social Security number (SSN) or banking information, even if their phone ID appears to be from the agency. Caller IDs can be spoofed to disguise a criminal's identity.
- A feeling of panic to pay a fine immediately to avoid punishment.

- Fabricated government badges, identification numbers and SSA letterhead.

The SSA will never call, email or text you demanding any kind of payment, personal details or banking information. They will also never suspend your SSN as a threat. If there is a problem, the agency will send you a letter and, generally, only after you have contacted them first.

If you do receive a suspicious call, text or email, take these steps:

- Hang up immediately.
- Never give out your personal information, SSN or account details from your financial institution.
- Never pay anyone by mailing cash, cryptocurrency, wire transfer or pre-paid gift cards unless you are certain of their identity.
- Do not click on links, call phone numbers provided in unsolicited emails or texts, or give an unknown person access to your computer, phone or other devices.
- Change your passwords to be strong and unique.
- Check your credit reports regularly.
- Report any fraudulent attempt to the SSA's Office of the Inspector General at oig.ssa.gov to help in their efforts of putting a stop to the scam.

Visit apgfcu.com/Security to stay updated on the latest scams and keep your funds protected.

¹<https://www.cnbc.com/2022/03/10/warning-signs-that-you-are-the-target-of-a-social-security-scam.html>

Help Us Make a Difference

Do you have a passion for the credit union and helping others? If so, consider volunteering at APGFCU!

Volunteers are the heart and soul of our credit union. We offer opportunities to serve on a variety of committees, which **help in our mission to empower members to build and protect their wealth.** Get involved in, a wide range of opportunities to fit your skill set, while expanding your understanding of financial services and the credit union movement.

Check out apgfcu.com/Volunteers to learn more about how you can contribute to an organization dedicated to helping improve the financial well-being of others.



Holiday Closings

Monday, July 4
Independence Day

Monday, September 5
Labor Day

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

2022 APGFCU Scholarship Winners

In our 25th year of helping students reach their goals through our Annual Scholarship Award program, APGFCU asked students to respond to the following prompt through a written essay, video or photo via our online platform:

“APGFCU offers the resources and tools you need to take control of your finances. Whether it's owning a home, helping to further education or saving for a special event, we're here to help you realize your dreams. Describe your goals for the future and what steps, including credit union resources, you will take to turn your dreams into reality.”

APGFCU awarded a total of **\$60,000 to 30 high school students** anticipating spring graduation, continuing students and returning adults pursuing college, certificate or trade school programs.

Congratulations to this year's scholarship recipients!



Caps Off to the Graduates

Congratulations to the graduating class of 2022! We celebrate your hard work and dedication and wish you nothing short of great success and growth in your future.

Need help financing your next step? Check out the various information and resources we've made available to help students at

2022 Graduating High School Winners

Marissa Altenburg
North Harford High School
Ziyad Atwain
Aberdeen High School
Danielle Bagarli
Edgewood High School
Emma Chaney
Aberdeen High School
Caleb Daniele
Patterson Mill High School
Stephen Davis
North East High School
Thomas Hoppel
Churchville Christian School
Caleb Horn
Perryville High School
Jordyn Kendall
Patterson Mill High School
Reese Kropp
Eastern Technical High School
Devin LaRocque
Harford Technical High School
Emma Long
Bohemia Manor High School
Emily McElroy
Edgewood High School
Abigail Melick
Aberdeen High School
Isabella Stewart
Patterson Mill High School
Kylie Street
Bel Air High School
Alaina Taylor
Homeschool
Melissa Vu
Bel Air High School

2022 Continuing Education Scholarship Winners

Mariah Blackwell
Harford Community College
Julie Gephardt
Regent University
Connor Hickey
University of Maryland
Bradley Lembach
Johnson University
Adrianna Mace
Gettysburg College
Christopher Oh
University of Maryland
Jordan Patterson
Florida Southern College
Amanda Pugh
Towson University
Pax Saltysiak
McGill University
Rena Stamas
University of Maryland College Park
Dreanna Watson
Bowie State University
Alexa Wright
Stevenson University



any stage get to and through college, trade schools and higher education. **From scholarships and educational loans to partnering with Sallie Mae®** to offer a simple 1-2-3 step approach to paying for college, we're here to help you on your next adventure.

Start planning your next step at apgfcu.com/College.



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, 2022

Assets	\$ 2,091,284,255
Shares	\$1,884,817,456
Loans	\$1,414,563,707
Members	149,321



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-060122

Everyone Has a Story.

Write your next chapter with Credit Builder.

The APGFCU Credit Builder Program is here to help you recover, rebuild and regain financial stability after a divorce, injury, job loss or other major life event. With our secured and unsecured loan options, reasonable interest rates and manageable repayment periods, we'll work with you every step of the way to getting your credit back on track. Plus, if you pay as agreed for one year, we'll even lower your interest rate – automatically!

The Credit Builder Program is available through the following loan types:

- Personal Loans
- Home Equity Loans (Fixed)
- Home Improvement Loans



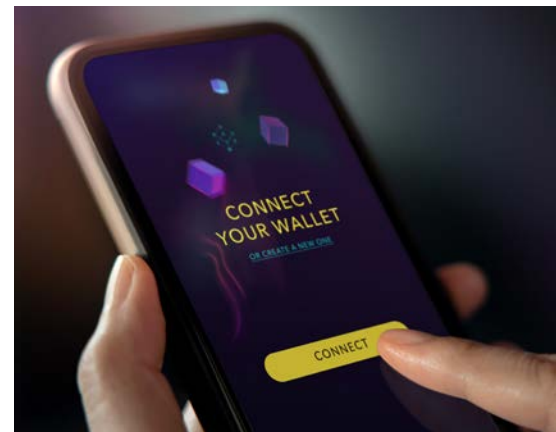
- RV Loans
- Education Loans
- Motorcycle Loans
- Auto Loans
- Manufactured Home Loans
- Boat Loans

Visit apgfcu.com/CreditBuilder to learn more about getting back on track with the Credit Builder program and apply today.

Your Wallet, Your Way

Did you know you have access to special controls and features to monitor and protect your APGFCU Visa credit card from home or on your summer getaway? With just a few clicks, you can:

- **Freeze** your cards
- Set **text or email alerts** for each card
- **Block** international transactions
- **Block** certain transactions and merchant types
- Set **spend limits** on each card



Add your APGFCU Visa card to your Apple Pay®, Samsung Pay®, Google Pay®, Venmo® or PayPal® account to safely breeze through checkout in-store, online or within apps.

Start using your wallet your way with Card Controls and Mobile Wallet. Learn more at apgfcu.com/Visa.