



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 and Transit Number

255075576

Use this number to arrange electronic fund transfers.

#### Operation Statistics as of April 30, 2025

**Assets:** \$2,405,643,241.67  
**Loans:** \$2,017,500,462.47  
**Shares:** \$2,149,831,550.16  
**Members:** 173,078



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.  
MC-AP-OT-060125

## Get Your Paycheck Up to Two Days Early

**Why wait for your money?** Now, you can access your paycheck up to two days earlier than usual.\* No more waiting for your funds to clear – get faster access when your employer sends your payroll.

#### How It Works:

**Set Up Direct Deposit:** Link your employer's payroll directly to your checking account with us.

**Immediate Access:** Once we receive your payroll, the funds are available in your account—up to two days earlier than the standard deposit time.

**No Extra Fees:** Enjoy this service at no additional cost.

#### Benefits:

**Financial Flexibility:** Manage your finances more effectively with earlier access to your paycheck.

**Peace of Mind:** Rest easy knowing your money is available when you need it.



**Learn More!**  
[apgfcu.com/DirectDeposit](https://apgfcu.com/DirectDeposit)

\*Access to direct deposit up to two days early is available to all members who establish direct deposit with their employer or payroll company to an APGFCU account. Early direct deposit eligibility may vary between pay periods and the timing of the paying agency's funding, and APGFCU cannot guarantee that deposits will be posted prior to their anticipated settlement date.

## Report a Suspicious Text or Email

If you believe you've received a suspicious text or email message, follow these steps:

- Forward the text or email to [reportphish@apgfcu.com](mailto:reportphish@apgfcu.com) (do not change or retype the subject line) and then delete the original text or email.
- Do not open any attachments or click on any links in the message.**
- If you accidentally clicked a link, opened an attachment, sent a payment, or provided personal or financial information in response to the suspicious message, **call our Member Service Center immediately** at our toll-free number, 1-800-225-2555.
- If the suspicious message is unrelated to APGFCU, consider contacting the organization directly to report the incident.

Please note that this inbox is for incoming messages only. You will receive an automated response confirming receipt of your email.

APGFCU and its Security team will never text, email or call to request your PIN (Personal Identification Number) or secure access code for Online Banking.



**Visit the APGFCU Security Center  
for more information and tips.**  
[apgfcu.com/security](https://apgfcu.com/security)



Summer 2025

## Member News

### Certificate Special

# 4.10% APY\*

5-Month Term  
\$100 Minimum Deposit

## Here's a Sizzling Hot Rate!

Take advantage of this limited-time Certificate Special today.

Make your money work harder for you with an APGFCU® savings certificate. Our certificates have great rates and are a safe and secure way to grow your balances over time.

Whether you're saving for a rapidly-approaching goal or one that's further out, we have the certificate term that will work with your schedule.



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

\*The five-month promotional Annual Percentage Yield (APY) listed is effective as of 05/05/2025. Rate and promotion are subject to change at any time, without notice. Fees may reduce earnings. Minimum deposit of \$100. Five-month certificate will automatically renew to a six-month term upon maturity unless action is taken. Penalty for early withdrawal. Other restrictions may apply.

### IN MEMORIAM

## Dwight Hair

December 11, 1941 – May 10, 2025



Dwight Hair, a long-time volunteer and board member of APGFCU, passed away at the age of 83 on May 10, 2025. He began volunteering at APGFCU in 1965 and served on the board from 1989 until 2013. During his time on the board, he held several leadership roles, including vice chair in 2011, secretary from 1991 to 1994, and treasurer in 2003 and from 2005 to 2009. He served on all board committees and chaired several, including the Delinquent Loan Committee in 1993, 1996 and 2000; the Human Resources Committee in 2011; the Nominating Committee in 1997 and 2003; Planning, Budget, and Asset Liability Management (PBALM) Committee from 2005 to 2009; the Community Involvement Committee in 1999 and 2013; and the Bankruptcy, Charge-Off, Delinquency Committee in 2004, 2010 and 2012.

As a board member, Dwight was committed to "working for the credit union members." During his tenure, he witnessed the credit union's remarkable growth, expanding from approximately \$185 million in assets and 48,900 members in 1989 to nearly \$980 million in assets and over 104,000 members in 2013. A pillar of the Elkton community, he greatly appreciated the presence of APGFCU in the area, particularly when the Elkton branch relocated to its current location in 2006.

Dwight retired as a colonel from the Army after 30 years of active service. He was a well-known businessman in Cecil County, owning Elkton Florist and Diane's Hallmark. In 2015, Dwight and his wife, Diane, were honored as Elkton's Citizens of the Year for their significant contributions to the town, which included purchasing and revitalizing properties in downtown Elkton.



### Holiday Closings

#### Thursday, June 19

Juneteenth National Independence Day

#### Friday, July 4

Independence Day

#### Monday, September 1

Labor Day

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



# Hats off to the Class of 2025!



Your hard work, resilience, and dedication have paid off—congratulations on reaching this incredible milestone!

As you embark on the next chapter of your journey, we wish you nothing but success, growth, and exciting new opportunities ahead.

Are you ready to take on your future but need a financial boost? We've got you covered! Whether you're heading to college, trade school, or pursuing another higher education path, we offer resources to help you achieve your goals. From scholarships and student loans to our partnership with Sallie Mae® and their simple 1-2-3 step approach to paying for college, we're here to support you every step of the way.



Start planning your next step!  
[apgfcu.com/College](https://apgfcu.com/College)



## 2025 APGFCU Scholarship Winners

In our 28th year of helping students reach their goals through our Annual Scholarship Awards program, APGFCU awarded a total of \$75,000 to 30 high school students anticipating spring graduation, continuing students and returning adults pursuing college, certificate or trade school programs.

### 2025 Graduating High School Winners

- Liliana Baldwin – Patterson Mill High School
- Samantha Bender – The John Carroll School
- Owen Coleman – Patterson Mill High School
- Ian Lewis – North Harford High School
- Jillian Moore – North Harford High School
- Madelyn Mullahey – The John Carroll School
- Camie Nguyen – Havre de Grace High School
- Matthew Ohler – The John Carroll School
- Mia Romano – The John Carroll School
- Olivia Rotella – Fallston High School
- Samantha Ruth – Fallston High School
- Katelyn Schramm – Harford Technical High School
- Katherine Taylor – Fallston High School
- Kaylei Thomas – Red Lion Christian Academy
- Amanda Wang – Aberdeen High School



### Continuing Education Scholarship Winners

- Yianna Andrews – University of Delaware
- Thomas Bock – University of Maryland College Park
- Lauren Carty – The Wharton School of the University of Pennsylvania
- Haley Hardiman – University of Maryland Global Campus
- Sydney Levesque – University of Delaware
- Abigail Melick – University of Maryland College Park
- Lillian Morelli – Savannah College of Art and Design
- Natasha Newson – Western Governors University
- Abigail Richard – University of Maryland College Park
- Marissa Shatzer – University of Maryland College Park
- Ariana Smith – Morgan State University
- Jiana Stamas – University of Delaware
- Alaina Taylor – University of Maryland Baltimore County
- Caroline Taylor – University of Maryland College Park
- Melissa Vu – Towson University



Congratulations to this year's scholarship recipients!

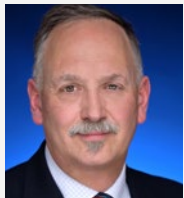
## Introducing Your 2025 Board of Directors

Members and guests from across the country joined us on Thursday, April 17, 2025, for our Annual Meeting. APGFCU® leaders shared successes in 2024, discussed goals for the year ahead and announced the 2025 board of directors election.

### Meet your 2025 board of directors:



Donald J. Burnett, COL (Ret.)  
Chairman



Timothy A. Sherwood  
Vice Chairman



Emanuel C. Hatton  
Secretary



Cheryl D. Rice  
Treasurer



Sherif Eskaros  
Assistant Treasurer



B. Daniel DeMarinis  
Director



Michael L. Dixon, LTC (Ret.)  
Director



Paul D. Eikenberg  
Director



Wayne G. Taylor  
Director

You may view a copy of our 2024 annual report and listen to a recording of the annual meeting online at

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

## Online Banking Tip

### \$ Easily Change Your Direct Deposits with Direct Deposit Switch

Did you know that you can change your direct deposits to a new account in just minutes?

With this convenient service, you can ensure you get paid how you want, when you want, and where you want.

Just follow the steps below.

- > Log in to Online and Mobile Banking.
- > In the menu, select "Services" to start.
- > Select "Direct Deposit Switch."
- > Follow the guide and enter your direct deposit information.
- > Select your APGFCU account where you would like the direct deposit to be posted.
- > Review and submit your changes.

Give it a try!  
[apgfcu.com/OnlineBanking](https://apgfcu.com/OnlineBanking)