



Our Employees Spring Into Action for the Community

During National Volunteer Month in April, APGFCU® employees rolled up their sleeves and stepped into local neighborhoods to serve. Team members from across the organization gave their time and talents to support nonprofits and causes that matter to our members and neighbors. Their collective efforts reflect our commitment to being right here for the places we call home.

A wide variety of causes were impacted by these efforts, including food insecurity, community development, environmental sustainability, and veteran support.

What Our Employees Accomplished:



CHEP, Inc.: Employees supported CHEP’s mission through hands-on service, hanging 500 articles of clothing, organizing 100 books, and pricing and arranging 150 houseware items for the sales floor. Volunteers also prepared 50 bags of clothing for donation to a local nonprofit, planted flowers, and built a memorial garden honoring fallen veterans.



Baltimore Hunger Project: Volunteers packed 1,515 snack bags for distribution to students at schools experiencing food insecurity, helping ensure children have access to nutritious snacks when they need them most.



The League for People with Disabilities: Employees engaged with 18 participants through five Earth Day–themed art activities, creating meaningful moments of connection through creativity and inclusion.



Boys & Girls Club of Harford and Cecil Counties: Teams helped refresh indoor and outdoor spaces by picking up seven bags of trash, mulching and weeding landscaped areas, and completing a full “club scrub,” including wall cleaning, mopping, and organizing donated toys.

Every hour volunteered is another way APGFCU employees live out our commitment to service. We are proud to support our communities not only as a financial partner, but as neighbors who care.

By the Numbers

> **55**
APGFCU
employee
volunteers

> **138**
volunteer
hours

> **4**
community
partner
organizations

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.

Hats off to the Class of 2026!



You showed up. You pushed through. And now, you're stepping into what's next. Congratulations to the Class of 2026! We're proud to celebrate this milestone with you and excited to see where your journey leads.

Whether your next chapter takes you to college, trade school, or a new path of higher learning, big goals often come with big decisions. That's where we come in. At APGFCU, we're here to help you plan, prepare, and pay for what's ahead – with guidance that meets you where you are.

From scholarships and student loans to our partnership with Sallie Mae® and their simple 1-2-3 approach to paying for college, you'll find tools designed to support progress – along with clear options, steady support, and a financial partner who's right here as you grow.



Wherever you're headed, start here:
apgfcu.com/College



2026 APGFCU Scholarship Winners

In our 29th 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 and continuing students and returning adults pursuing college, certificate or trade school programs.

2026 Graduating High School Winners

Nora Acerno – Homeschool
Maeva Acerno – Homeschool
Tsambika Avgerinos – Eastern Technical High School
Alexis Blackiston-Jerrell – Lansdowne High School
Amaris Burton – Bel Air High School
Roman Davis – Havre de Grace High School
Lelah Dowe – Joppatowne High School
Sarah Fatkin – Bel Air High School
Alnita Fofanah – Elkton High School
Kayla Hayden – Havre de Grace High School
Caroline Holmes – The John Carroll School
Eleanor Kansler – Bel Air High School
Aiden Knapp – Harford Technical High School
Tyler Loss – Perryville High School
Shae McCloskey – Harford Technical High School
Marquis Mingle – The John Carroll School
Thomas Mulkern – North East High School
Dylan Nixon – Patterson Mill High School
Olivia O'Connor – Harford Technical High School
Lawrence Shaw, Jr. – Harford Technical High School
Ashley Ungarten – North East High School
Abigail Wilson – Bohemia Manor High School

2026 Continuing Education Scholarship Winners

Cameron Grant – Loyola University
Natasha Newson – Western Governors University
Madelyn Pomeroy – West Virginia University
William Rase – Morgan State University
Ariana Smith – Cecil College
Lemmella Walston – University of Baltimore
Margaret Wang – University of Maryland College Park



Congratulations to this year's scholarship recipients!

Introducing Your 2026-27 Board of Directors

Members and guests joined us on Thursday, April 23, 2026, for our Annual Meeting. APGFCU leaders shared successes in 2025, discussed goals for the year ahead and announced the results of the 2026 board of directors election.

Meet your 2026-27 board of directors:



Timothy A. Sherwood
Chairman



Sherif Eskaros
Vice Chair



Paul D. Eikenberg
Secretary



Cheryl D. Rice
Treasurer



Donald J. Burnett, COL (Ret.)
Assistant Treasurer



B. Daniel DeMarinis
Director



Michael L. Dixon, LTC (Ret.)
Director



Emanuel C. Hatton
Director



Wayne G. Taylor
Director



Gerald Ernest
Associate Director



Kurt Wilhelm
Associate Director



You may view a copy of our 2025 annual report and listen to a recording of the annual meeting online at apgfcu.com/AnnualMeeting

Helping Students Head Back to School



APGFCU will be launching a school supply drive this July to support local students as they prepare to return to the classroom. Watch our social media pages for more information on how you can help!

Find Your Way Home With a Partner Who Knows the Neighborhood



Buying, building, or refinancing a home is a big step – and you don't have to take it alone.

At APGFCU, our home lending team is here to help you explore options that fit your life, your goals, and your timeline.

From first homes to next chapters, we offer a range of mortgage solutions and local guidance you can trust. No pressure. Just people who know the community and are ready to help you move forward, at your pace.



Learn more.
apgfcu.com/Mortgages

Upcoming Shred Days

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



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

We hope to see you there!

- > **October 3:** Edgewood
- > **October 10:** Laurel Bush
- > **October 17:** Rising Sun
- > **October 24:** Elkton
- > **October 31:** Middle River (Greenleigh)

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., **< Now open!** 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

Tue.–Thu.: 8:30 a.m.–5 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 April 30, 2026

Assets: \$2,664,945,528 **Loans:** \$2,208,098,833

Shares: \$2,382,017,471 **Members:** 186,016



Ranked #1 in Maryland!



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-060126

Ready to Make Your Auto Loan Work for You?

If you've been paying on an auto loan for a while, there's a good chance things have changed since you signed. You may be paying more than you need to.

Why Refinance with APGFCU?

- > Rates as low as 4.04% APR for qualified external refinances¹
- > Flexible terms up to 84 months¹
- > No APGFCU fees to refinance²
- > No payments for up to 90 days³

It only takes a few minutes to apply, and there's no obligation.



Get started today!
apgfcu.com/AutoRefi

**Rates With Auto Pay
As Low As**

4.04% APR¹
New Vehicle

4.19% APR¹
Used Vehicle



¹APR is Annual Percentage Rate. Rates 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. Rate is subject to change at any time.

²APGFCU does not charge a refinance fee on auto loans.

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.

The Doors Are Open at Our New Cockeysville Branch



We are proud to announce the opening of our new Cockeysville branch. Designed with you in mind, this new location expands our ability to serve local members with convenient access, friendly guidance, and the personal service you expect from your credit union.

We look forward to welcoming you and continuing to build strong relationships right here in Cockeysville. Stop by and see how we are growing alongside the people we serve.