

## Make Your Voice Heard – Vote in the 2026 Board of Directors Election!

As a proud APGFCU® member-owner, you have the power to shape the future of your credit union. Voting for the 2026 Board of Directors Election opens on January 5, 2026!

### Why Vote?

Your vote helps select the leaders who will represent your interests, support your financial goals, and guide the credit union forward.

### What You Need to Know:

- Voting is open now through March 29, 2026
- Choose up to three (3) candidates to serve a three-year term
- Vote your way – by mail, online, or at your local branch

Election results will be announced at the Annual Meeting on Thursday, April 23, 2026.

Time for **U** to  
**VOTE**



### Ready to vote?

Visit [apgfcu.com/Vote](https://apgfcu.com/Vote)  
to review official election rules  
and cast your ballot today!

## We Are Growing to Serve **U** Better



Cockeysville Branch coming 2026.

We're thrilled to share another major milestone in our mission to serve more members and strengthen our community presence: three new branches are expanding access to trusted financial services in Baltimore County!

- **Dundalk and Perry Hall Branches**  
Now open and ready to welcome you.
- **Cockeysville Branch**  
Coming early 2026 at 10301 York Road,  
Cockeysville, MD 21030.

The addition of these locations reflects our commitment to empowering individuals and families with support and resources they can rely on.

**Thank you for being part of our growing community. We look forward to seeing you at one of our new branches soon!**



## Holiday Closings

**Monday, January 19**  
Martin Luther King Jr. Day

**Monday, February 16**  
Presidents Day

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

# Your Goals. Our Support.



## Apply for a 2026 APGFCU Scholarship

### Planning for college, trade school, or a certification program? Let

APGFCU help you take the next step toward your goals. Our 2026 Annual Scholarship Competition is designed to support students like you in reaching personal and professional success.

Whether you're just beginning your journey or continuing your education, this is your chance to get financial support that makes a difference.

Spread the word and apply online now through February 15, 2026.

Learn more and submit your application at:  
[apgfcu.com/Scholarship](https://apgfcu.com/Scholarship)



## Spend Smart. Earn Big.

Earn 1.5% Cash Back on Every Purchase – Plus a \$200 Bonus<sup>1</sup> when you open an APGFCU® Visa® Cash Back credit card!

### \$200 Bonus

when you spend \$1,000 in the first 90 days.<sup>1</sup>

### 1.5% Unlimited Cash Back

on every purchase – no categories, no limits.<sup>2</sup>

### 15 Months of Our Lowest Intro APR

on qualified purchases and balance transfers.

Get **0% intro APR for 15 months\*** on qualified purchases and balance transfers with a **3% balance transfer fee.<sup>3</sup> After that, a variable 14.74% - 17.99% APR** applies with no balance transfer fee.



Ready to earn more from every dollar?  
Apply now and get started!  
[apgfcu.com/EarnBig](https://apgfcu.com/EarnBig)

<sup>1</sup>To be eligible for the \$200 bonus offer, you must make \$1,000 or more in eligible purchases within 90 days of account opening. Eligible purchases are purchases for goods and services, minus returns and other credits. Eligible purchases do not include fees, interest charges, balance transfers, gambling, convenience checks, cash advances, or other cash equivalents (e.g., money orders, gift cards, prepaid cards). Please allow up to 45 days after the 90-day period for the \$200 to post to your account as a statement credit. This bonus offer does not change your obligation to make the minimum monthly payment. Account must be open and not in default at the time the credit is scheduled to post to your account. Limit of one promotional offer at account opening. Offer not available to previous cardmembers who received a bonus in the past 12 months. APGFCU reserves the right to change or end this offer at any time without notice. Offer valid for accounts applied for on or after 01/01/2026.

<sup>2</sup>1.5% Cash Back awards earned for each one dollar (\$1.00) spent of all new retail purchases less credits, returns and adjustments charged in a statement period. Cash Back awards will be paid monthly for credit card accounts in good standing only.

<sup>3</sup>There is a 3% balance transfer fee for all balance transfer requests submitted and posted within the first 90 calendar days of account opening at the 0% introductory APR.

<sup>4</sup>Certain restrictions apply and benefits, terms and conditions are subject to change. For benefit details visit [www.apgfcu.com/visa-protection-package](https://www.apgfcu.com/visa-protection-package).



## Simplify Your Payments with CardSwap



## Fake Checks, Real Consequences: How to Spot a Scam

Check-cashing scams are on the rise and can target anyone. Scammers typically approach victims with urgent stories – such as emergencies or hardships – and ask them to cash or deposit a check on their behalf. In exchange, the victim is promised a share of the funds; however, the check inevitably bounces because it is counterfeit, stolen, or drawn on a closed account, leaving the victim liable for the entire amount.

### Common scam tactics include:

- **Check-Cashing Scheme:** A scammer requests that you cash a check and promises a reward. After a few days, the check is returned unpaid, leaving you responsible for the loss.
- **Check-Deposit Scheme:** A scammer asks for help depositing a check, then urgently requests the money before the check clears.
- **Prize Scams:** Victims are told they've won a prize but must send a check to cover taxes – only to receive nothing in return.

### How to stay safe:

- ✓ Never cash or deposit checks for people you don't know.
- ✓ Be cautious of anyone offering money in exchange for a favor.
- ✓ Always verify the legitimacy of financial requests.



Learn more about how to protect yourself from financial scams at [apgfcu.com/Security](https://apgfcu.com/Security).

## Managing multiple subscriptions and services can be a hassle – especially when your card changes.

APGFCU makes it easy with CardSwap, a secure tool that lets you update your APGFCU Visa Credit Card information across your favorite platforms in one place.

Learn more at:  
[apgfcu.com/Simplify](https://apgfcu.com/Simplify)







### 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.  
**Dundalk**, 1631 Merritt Blvd., Baltimore  
**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.  
**Perry Hall**, 4371 Ebenezer Rd., Nottingham  
**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 October 31, 2025

**Assets:** \$2,559,771,141  
**Shares:** \$2,282,446,219  
**Loans:** \$2,129,429,977  
**Members:** 180,531



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.

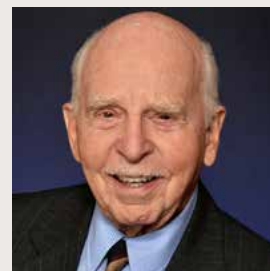


Federally insured by NCUA

All loans are subject to approval.

MC-AP-OT-100125

## IN MEMORIAM David Gilbert



David Gilbert, long-time board member and chairman of APGFCU, passed away on October 18, 2025. He began his volunteer service in 1969 as an elected board member, serving for 47 years, with over 20 years as chairman or president of the board. During his tenure at APGFCU, he also held the positions of vice chairman (four years) and chairman emeritus (three years), and served as a member of nearly every board committee. Additionally, David volunteered at the state and national levels, including as a board director for the Maryland|DC Credit Union Association and as a director on the board of the former National Association of Federal Credit Unions (now known as America's Credit Unions).

While he served, David witnessed APGFCU's remarkable growth from approximately \$7 million in assets and 9,000 members in 1969 to nearly \$1.2 billion in assets and almost 121,000 members by 2016. In 2018, David was recognized for his contributions to the credit union movement when he received the Wright Patman Award from the MD|DC Credit Union Association. In addition, he was named Volunteer of the Year by the National Association of Federal Credit Unions in 2009.

## \$350 Could Be Yours!¹

Right now when you open a new High Yield Checking account with direct deposit, **you could earn a \$350 bonus¹** and enjoy these additional benefits:

- Earn up to 4.00% APY² on balances up to \$20,000
- No monthly fees and access to over 55,000 surcharge-free ATMs³

**Open your account today!**  
[apgfcu.com/CheckingBonus](https://apgfcu.com/CheckingBonus)



Federally insured by NCUA. Membership eligibility applies.

¹Offer is for new and existing members age 13 and older without a checking account only. Account owner may not have closed a checking account with APGFCU at any time on or after 01/05/2025 to qualify for this promotion. New High Yield Checking, Member Protect Checking and Standard Checking accounts opened on or after 01/05/2026 and on or before 03/31/2026 may qualify for a \$350 cash bonus if the account meets the following qualification: within 90 days of opening the checking account ("Qualification Period"), receive into the checking account qualifying recurring direct deposits of at least \$500 per month, and maintain such qualifying recurring direct deposits throughout the Qualification Period. A qualifying direct deposit is a recurring electronic credit of your salary, pension, Social Security, or other regular monthly income deposited to your account by your employer or an outside agency. Transactions that do not qualify as direct deposit include, but are not limited to, transfers from one account to another and deposits made at an ATM. Offer cannot be combined with any other offers and does not apply to second or multiple checking accounts. If you meet all the terms of this offer, the bonus will be credited to your checking account on the first business day following the end of the 90-day Qualification Period. Limit one bonus per member. Fees may apply for early closure of the checking account. Offer may be extended, modified, or discontinued at any time without prior notice at the credit union's discretion. Any applicable taxes are the responsibility of the recipient. The checking account must remain open for a minimum of 90 days and all accounts associated with the membership must be in good standing (see "All About Your Accounts" agreement) to receive the bonus. Offer expires 03/31/2026.

²Annual Percentage Yields (APYs) are accurate as of 01/01/2026. Rates may change after account opening. Fees may reduce earnings on accounts. For High Yield Checking: If your account meets the criteria, you will earn 4.00% APY on balances up to \$20,000 and 0.20% APY on balances of \$20,000.01 and higher. Balances on accounts that fail to meet the account requirements for a given month will earn 0.05% APY. No monthly maintenance fees or penalties. To earn the higher rate, you must, (1) opt out of paper statements from APGFCU, (2) have an ongoing qualifying direct deposit of at least \$200 per month into your High Yield Checking account, and (3) complete a minimum of 15 qualifying Point-Of-Sale (POS) purchase transactions per month using an APGFCU Visa® Debit Card linked to the High Yield Checking account. High Yield Checking accounts are limited to one account each per member (per membership). No minimum balance requirements or minimum to open checking accounts.

³Fees may be charged by the company that owns the ATM (called a surcharge). If there is a surcharge, the fee amount will be displayed on the ATM screen, and you have the option to cancel the transaction if you do not want to pay the fee.