



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**
2402 Chesapeake 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.
- Riverside**
1327 Riverside Pkwy., Belcamp

- Loan Center & ATM**
- Rising Sun**
223D E. Main St.
- 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 July 31, 2019

Assets	\$1,411,751,928
Shares	\$1,257,129,828
Loans	\$1,242,424,089
Members	134,370

FIND US ON

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-082919



APGFCU Youth Baseball Clinic

APGFCU partnered with Ripken Baseball to sponsor our first Youth Baseball Clinic, Friday, July 26, at Ripken Stadium at Leidos Field. Over 200 children ages 7-12 from Harford, Cecil and surrounding counties spent the morning receiving skill development instruction from professional IronBirds players.

IronBirds mascot, Ferrous, made his

rounds on the field, high-fiving and taking pictures with the participants.

After completing the skills stations, participants received their choice of a ballpark lunch and a voucher to return to a future IronBirds game this season.

The clinic evolved from the Community Invitational, which was held annually from 2004-2018.



Local service. Global reach.

Credit unions impact local communities across the globe by bringing financial empowerment to their community.

Join us on October 17, 2019 as we celebrate International Credit Union Day. This day creates an opportunity to raise worldwide awareness about the movement and thank you, our member-owners, for helping us make an impact through your membership.

Visit your local branch for a special treat and a copy of the 2020 APGFCU calendar.

Free financial education and homebuying seminars



APGFCU offers free seminars to help you achieve, prosper and grow both personally and financially. Join us at an upcoming seminar to learn about building and maintaining good credit, or get information on the homebuying process.

Visit apgfcu.com/Seminars to register.

Voted Best-In-State Credit Union *by Forbes magazine*



Forbes magazine recently named APGFCU one of the Best In-State Credit Unions. Out of more than 80 credit unions in Maryland, APGFCU was ranked number four in the state. APGFCU was one of only 182 credit unions nationwide out of 5,000 credit unions to receive this award. Forbes enlisted Statista, an independent research firm, to survey more than 25,000 customers in the U.S. about their current and former relationships with their financial institutions. The credit unions were scored based on the respondent's overall recommendation and satisfaction, as well as five other categories including, trust, terms and conditions, branch services, digital services, and financial advice.

APGFCU is honored to receive this award, and we couldn't have done it without the support of our over 135,000 members.

Thank you!

Holiday Closings



Monday, October 14

Columbus Day

Monday, November 11

Veterans Day

Thursday, November 28

Thanksgiving Day

Tuesday, December 24 at 1 p.m.

Christmas Eve

Wednesday, December 25

Christmas Day

Tuesday, December 31 at 3 p.m.

New Year's Eve

Wednesday, January 1

New Year's Day



APGFCU to Extend Reach in Cecil County with New Rising Sun Branch

We are thrilled to announce APGFCU will open its 15th branch in early 2020. The new branch will be located in the Rising Sun Towne Center, located on E. Main St. (Route 273) in Rising Sun, Md.

This will be APGFCU's fifth branch in Cecil County, Md., and will provide members and residents who live in the western half of the county with a more convenient

location. When the new full-service branch opens, it will replace the loan center, providing members access to all of the credit union's services.

We are excited for this opportunity to extend our reach across Cecil County so we can help more people achieve, prosper and grow as member-owners of our financial cooperative.

Member Owned. Member Driven.

Credit unions were founded on the principle of people helping people.

When you join a credit union, you become part of a community. You become something bigger than just an account number. You become a member-owner with the power to shape the future of the credit union through your voice and your vote, and part of a movement that exists solely to meet the financial needs of its member-owners.



Is it time to refi?

Recent changes in the market have lowered home loan rates.

With interest rates being down, it might make sense to refinance your mortgage. However, rate isn't the only reason to consider refinancing. Here are few tips to help you decide if refinancing an existing mortgage loan is right for you.

Keep in mind, the refinance process will include closing costs. You can expect these costs to be approximately 2% of the loan's principal balance. Some associated costs include a home appraisal, title search and application fees.

Although there are fees associated with a refinance, it still may be a good idea to make the switch. If rate and payment savings are your goal, it may make sense to refinance if your break even, which is the costs divided by monthly savings, is

less than the amount of time you plan to stay in your home. If lowering the term is the target, such as moving from a 30-year fixed to a 15-year fixed, pay attention to the costs versus the amount of interest savings you'll realize.

You may also consider refinancing if you are in an adjustable-rate mortgage and want to move to a fixed-rate mortgage to lock in at an affordable fixed rate. Or, you might choose to use the equity in your home to take cash out to pay down debt, make a home improvement or pay for college tuition.

Whatever the reason you choose to refinance, make sure you do your homework and shop both rates and fees to get the best deal and the most cost savings.

For more information about refinancing, call our home loan experts at **888-LOAN-391**.

There's still time.

Rush in for Extra Credit!

Earning extra credit has never been so easy.

Open a new **Youth Membership Savings Account** during our Extra Credit Youth Match offer and we'll match* your initial deposit up to:

\$30

if opened

October 1 – 31, 2019

\$25

if opened

Nov. 1 – Dec. 31, 2019

Visit one of our 14 convenient locations to open your account today.

*New Youth Membership Savings Account offer begins July 25, 2019, and ends December 31, 2019. Annual Percentage Yield (APY) for a share savings account is 0.35% APY. The APY is accurate as of the last dividend declaration date. Rate may change after account opening. Fees may reduce earnings. \$5 minimum to open a savings account and earn a match for new members. Match of account opening deposit paid at time of account opening and will be deposited into the savings account. Bonus must stay in the account for 90 days. Offer applies to new memberships for ages birth through 17 only. New Youth Membership Savings Account must be opened in an APGFCU branch, including those accounts opened by individuals who are not the legal guardian. We may report to the IRS the value of any cash received and any applicable taxes are the responsibility of the recipient. Membership eligibility applies.



Now open for **Business Banking**

Our new business banking products are here to help you stay focused on what matters most – managing your business.

We now offer business checking accounts designed with your business in mind. Whether you are a non-profit organization, a small local shop, or

franchisee with multiple locations, we've got the tools you need to make managing the books that much easier.

Learn more about our new products designed specifically for Harford or Cecil county businesses.

Visit apgfcu.com/BusinessBanking.

Do you love APGFCU?

Refer a new member-owner to open a new personal or business share savings account, and you'll both be eligible for a bonus*.

*Visit apgfcu.com/ReferAFriend for more details.



2020 Board of Directors Election Preview

Presenting Your Four Candidates

Members will vote for three (3) candidates. Each person elected will serve a three-year term. Ballots will be mailed to you in January 2020 with your fourth quarter statement. Voting will begin January 6, 2020. You can vote by electronic device, return your ballot by mail or drop it into a ballot box at any APGFCU branch. The results of the election will be announced at the Annual Meeting on Thursday, April 23, 2020, at the APG Federal Credit Union Arena in Bel Air, Maryland. Watch for more details about the Annual Meeting on your ballot, in upcoming issues of the member newsletter and at apgfcu.com.

Biographical information supplied by the candidates. APGFCU does not endorse any candidate. The order of the candidates was chosen by lots.



Wayne G. Taylor

I am a current board member and Chair of the APGFCU Technology Committee. I have served with distinction on all major committees during more than 10 years of volunteering at APGFCU, and look forward to serving the members in the future.



Antha W. Edwards

I am currently a director and serve as Board Secretary, Chair of the Community Involvement Committee, a member of the Human Resources Committee and the Governance Committee. A retired federal employee, I am an active volunteer in church, the community, and various organizations. I have been an APGFCU volunteer since 1992. "I believe in the Credit Union movement and I am honored to represent your interest in the APGFCU."



Donald J. Burnett, COL (Ret.)

Current Vice Chair of the Board of Directors, Chair of the Governance Committee, and member of the Human Resources Committee. APGFCU member since 1980, I'm a retired Army officer living and working near APG. I hold B.S. and MBA degrees, and will use my experience and community knowledge to best represent you. Previous associate director and volunteer on multiple committees. "It's a privilege to serve our members' interests. I would be honored by your vote!"



Emanuel C. Hatton

I knew I wanted to be a volunteer when, at the age of 13, I was awarded a Red Cross Certificate of Appreciation for helping to distribute food baskets to displaced families in New York City. At APGFCU, I have seen the goodness in the human spirit of volunteerism. I have B.S. and MBA degrees, served as a combat arms soldier and government civilian. Election to the Board of Directors would be a lifetime accomplishment.

Official Election Rules

The following are the official rules, according to the APGFCU Bylaws, for nomination of officials for the election to the Board of Directors. Any further nominations from the membership must be made according to the rules and deadline dates below.

1. At least 120 days prior to the Election, the Chairman of the Board shall appoint a Governance Committee of not fewer than three members.
2. The Governance Committee shall nominate at least one member for each vacancy, including an unexpired term vacancy for which elections are being held, plus at least one more candidate.
3. The Governance Committee shall file its nominations with the Secretary of the Board at least 90 days prior to the Election. Prior to filing, the committee shall determine that the members nominated are agreeable to the nomination and will accept office if elected. Written notice must be sent to members at least 75 days prior to the Election. THIS IS YOUR NOTICE.
4. Nominations for vacancies may also be made by petition signed by one percent of the membership (135,387 members as of August 31, 2019) or 500 members, whichever is less. Each candidate must present a separate petition.
 - a. Such petitions must be filed with the Secretary of the Board at least 40 days prior (November 27, 2019) to the Election.
 - b. To be effective, such nominations shall be accompanied by a certification from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office.
 - c. Each nominee by petition shall submit a brief statement of qualifications and biographical data with the petition.
 - d. To be valid, all signatures must be accompanied by a printed last name.
5. The Secretary shall cause all nominations to be posted in a conspicuous place in each Credit Union office at least 35 days (December 2, 2019) prior to the Election.
6. All elections shall be determined by a plurality vote and will be conducted by electronic device or mail ballot.
7. Voting shall be by members only. Only a person who has completed an application and has been accepted for membership is eligible to vote or sign a petition for nomination, provided that member is at least sixteen (16) years old.
8. In defining membership, the Federal Credit Union Act states, "Shares may be issued in joint tenancy with right of survivorship to any persons designated by the credit union member, but no joint tenant shall be permitted to vote, obtain loans, or hold office, unless he is within the field of membership and is a qualified member."