



Consolidate and Celebrate in the New Year!

**Are post-holiday bills piling up?
Team up with APGFCU® to tackle your debt.**

With APGFCU's variety of loan products, you can consolidate higher-rate debt from multiple loans and credit cards into one simple monthly payment. Enjoy a lower interest rate and keep more money in your pocket in 2025.

Whether you choose from personal loans, home equity loans, Easy Cash or home equity lines of credit, we're here to help you move forward with no early payoff penalties, flexible loan terms, and more.

Plus, we will deposit your funds directly into your account, so you won't need to visit a branch!

**Don't let debt snowball your plans.
Visit apgfcu.com/GotDebt to get started.**



Holiday Closings

Monday, January 20
Martin Luther King, Jr. Day

Monday, February 17
Presidents Day

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



Loan Payment and Debt Management Assistance: Supporting Our Members

We understand life can sometimes throw unexpected financial challenges your way. Whether it's due to a sudden job loss, medical emergency, or other unforeseen circumstances, managing loan payments and debt can become difficult. That's why we're committed to providing our members with the support they need.

Why Consider Assistance Before Bankruptcy?

Bankruptcy is a serious decision which can have long-lasting effects on your credit and financial future. Before considering this option, it's important to explore all available alternatives. Our assistance options are designed to help you manage your financial difficulties and avoid the need for bankruptcy.

What We Offer

- **Personalized Support:** Our dedicated team is here to work with you one-on-one to understand your unique situation and explore the best options available. We aim to provide solutions that can help ease your financial burden and keep you on track with your loan payments.
- **Flexible Payment Options:** We offer a variety of flexible payment options tailored to meet your needs. These may include temporary payment reductions, consolidation, loan extensions, or other modifications designed to make your payments more manageable during tough times.
- **Financial Counseling:** In addition to payment assistance, we provide access to financial counseling services. Our experts can help you create a budget, manage your expenses, and develop a plan to regain financial stability.

How to Apply

If you're experiencing financial difficulties and need assistance with your loan payments, don't hesitate to reach out to us. Here's how you can get started:

- **Contact Us**
Call us at 410-893-7346 or toll-free at 1-800-225-2555.
- **Provide Necessary Information**
Be prepared to discuss your current financial situation and provide any relevant documentation to help us understand your needs better.
- **Work with Our Team**
Our team will review your information and work with you to develop a personalized assistance plan.

We're Here for You

At APGFCU, our members are our top priority. We are committed to helping you navigate through financial challenges and achieve long-term financial health. If you need assistance, please don't hesitate to reach out. We're here to support you every step of the way.

For more information, visit [apgfcu.com/LoanAssistance](https://www.apgfcu.com/LoanAssistance).

Let Us Know Before You Go

Be sure to set up travel alerts on your APGFCU Visa® debit and credit cards before you go. By doing so, you can help us identify any fraudulent transactions that might occur after you've left your destination, prevent your card from being declined when used in a different location, and gain peace of mind while traveling. Setting up a travel alert is easy!

To set up a travel alert:

- Log in to Online or Mobile Banking
- In the menu, select **Card Manager**
- Scroll down to **Travel Notifications**
- Select the cards you wish to enroll and fill in your travel information
- Click **Submit**

Visit [apgfcu.com/TravelAlerts](https://www.apgfcu.com/TravelAlerts) today to get started.



Full Insurance Coverage Required on Vehicle Loans

If you have a vehicle loan with APGFCU, you are required to maintain comprehensive and collision coverage for the entire term of the loan. The deductible should not exceed \$1,000 for cars, motorcycles, and jet skis, and it should not exceed 3% of the unit's value for boats and RVs.

If you do not maintain the required insurance throughout the life of the loan, APGFCU may purchase a policy to protect the collateral and pass the cost of the policy to the borrower. These premiums will be added to the loan balance, resulting in an increase to the monthly payment to cover the additional cost. Policies purchased by APGFCU only protect the vehicle and do NOT include liability coverage, which is required by the state of Maryland. This means if the borrower is in an accident, the collateral insurance APGFCU secures on the vehicle will only cover the vehicle and NOT cover any damages caused by you to others.

Visit apgfcu.com/InsuranceVerification to learn more.



Monitor the Activity on Your Visa Credit and Debit Cards

APGFCU offers a free service to help monitor the activity on your cards and avoid any unauthorized transactions. APGFCU will send notifications by text and email simultaneously if a transaction triggers a fraud alert. If you do not respond to the text or email, you will receive a call from our fraud monitoring center.

Please note all APGFCU Visa cardholders with a mobile number in our system are automatically enrolled in fraud text alerts; however, members have the option to opt out by replying STOP to the fraud text alert.

Learn more at apgfcu.com/Security





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 & Transit Number

255075576

(use this number to arrange electronic fund transfers)

Operation Statistics as of November 30, 2024

Assets \$2,374,305,578

Shares \$2,119,743,061

Loans \$1,901,240,284

Members 166,958



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-120124



Take the Next Step Toward Your Future With an APGFCU Scholarship

We're here to help students at every phase reach their dreams. If you or someone you know need help covering the cost of college, trade school or a certificate program, be sure to consider the 2025 APGFCU Annual Scholarship Competition. Spread the word and apply online now through February 15, 2025.

Visit apgfcu.com/Scholarship to learn more and apply for help reaching your personal and professional goals.

2025 Board of Directors Election

As published in the Fall 2024 newsletter, there were three open board seats for the 2025 Board of Directors election, and three candidates were nominated. Nominations for vacancies via petition were open to the membership from October 1 to November 27, 2024. Since no additional petitions were received for candidates, the three nominees will be automatically elected to the board. There will be no election in 2025.

The Annual Meeting will be held on April 17, 2025.

Members will have the option to attend virtually via Zoom from the comfort of their homes or at an in-person viewing location. Please watch for further details in upcoming issues of the member newsletter and at apgfcu.com.