Protecting Your Accounts

On September 7th, Equifax announced one of the largest data breaches in history, potentially affecting around 143 million U.S. consumers. Because Equifax is one of the three main credit reporting agencies, the compromised data includes full names, birth dates, Social Security numbers, and addresses. It also includes some driver's license numbers, as well as credit card data for about 200,000 consumers.

Due to the sheer volume and sensitivity of the data stolen, APL FCU highly recommends that our members keep a watchful eye on their accounts for any unfamiliar or suspicious activity. With eBranch and our mobile app, you can access your accounts 24/7 from just about anywhere. If you notice any

unusual or suspicious transactions, please contact the Credit Union immediately at 443-778-5250 during normal business hours, or 800-367-5796 after hours and on weekends.

Please note that if you contact our Call Center for account information or other assistance, we will ask you a heightened number of security questions to verify your identity. If you have not already done so, we encourage you to add an over-the-phone password or security phrase to your account the next time you stop by the Credit Union. This word or phrase will serve as an extra level of security on your account for any subsequent calls you make to APL FCU.



VISA PURCHASE ALERTS

In addition to monitoring your accounts for unusual or suspicious activity, we highly encourage our APL FCU credit and debit cardholders to sign-up for Visa Purchase Alerts. When you enroll in this free service*, you can customize the types and dollar amount of transactions that will generate an alert. Visa will then send you a near real-time alert by text and/or email, showing you the purchase amount, the merchant name and location (if available), and the last four digits of the card used for the purchase.

For more info or to enroll your cards today, visit the aplfcu.org home page and click on the Visa Purchase Alerts link located under the Accounts tab or the Loans tab.

*The Visa Purchase Alerts service is free for APL FCU members. However, standard text messaging charges may apply for members who do not have an unlimited texting plan.



MAIN OFFICE

EQUIFAX

11050 Johns Hopkins Road Laurel MD 20723 443-778-5250 * 240-228-5250 800-367-5796 (out of area) Fax: 240-228-5545

Lobby Hours: Mon. through Fri.

8:30 am to 4:30 pm Saturday 9:00 am to Noon

Drive-Thru Hours:

Mon. through Fri. 8:00 am to 6:00 pm Saturday 9:00 am to Noon

APL CAMPUS BRANCH 11100 Johns Hopkins Road Laurel MD 20723 443-778-5250 * 240-228-5250 Fax: 240-228-3060

Lobby Hours: Mon. through Fri. 8:30 am - 4:30 pm

COLUMBIA BRANCH 8870 McGaw Road

Columbia, MD 21045 443-778-5250 * 240-228-5250 Fax: 410-309-3522

Lobby & Drive-Thru Hours: Same as Main Office

CALL CENTER: Use Main Office Numbers

Mon. through Fri. 8:00 am to 5:00 pm Saturday 9:00 am to Noon

CURRENT RATES: Visit aplfcu.org

SURCHARGE-FREE **ALLPOINT ATMs**

- visit aplfcu.org
 use your mobile device
 use your GPS device
 call 800-976-4917

FINANCIAL HIGHLIGHTS (as of 8/31/2017)

Assets - \$441 Million Savings - \$392 Million Loans - \$219 Million Members - 20.869

SPREAD THE WORD

in Howard County, Maryland, and members of their families Family members do not have to live or work in Howard County to be eligible for

CONTACT US

Website:

Telephone Banking:

Lost or Stolen Visa Card:

Routing Number:







PINSIGHT

4th Quarter 2017







Share the Benefits **APL FCU Membership**



With one of the best auto loan rates you will find anywhere, and the lowest fee structure of any full-service financial institution in the area*, APL Federal Credit Union could help your friends, family, co-workers, or neighbors save hundreds of dollars each year.

Membership is open to anyone who lives, works, attends school, or regularly conducts business in Howard County. Family members of current APL FCU members are also eligible to join, even if they do not live or work in the county.

WIN UP TO \$300 FOR REFERRALS

In addition to helping your friends and family save money by banking with APL FCU, you both could win money in our Member Referral Program. For every qualified referral, you and the person you refer will both be entered into our monthly drawing for two \$50 cash prizes. You will also receive an automatic entry into our quarterly drawing for a chance to win a \$250 cash prize.

For complete details about the Member Referral Program, click on the Member Referral link under the About Us tab at aplfcu.org.

*Fee data provided by Callahan & Associates, a leading provider of analytics to the Credit Union industry.

Did You Know? eBranch Tip

Earlier this year the Credit Union switched its Bill Pay platform to CheckFree, the world's largest Bill Pay service. One of the benefits of the move to CheckFree is the addition of several new features that were not available on our old Bill Pay platform, including eBill Presentment.

eBill Presentment gives you the option of receiving electronic copies of your bills, from hundreds of participating companies, delivered directly to your Bill Pay account each month. This includes popular payees such as BG&E, Verizon, AT&T, and State Farm.

The eBill contains all the information you would see in a paper bill. Not only does it serve as a friendly payment reminder, it can be especially helpful for bills where the amount due varies each month (such as BG&E).

To determine if any of your payees participate in eBills, just log into your Bill Pay account and look for the blue eBills icon in the lower right corner of the payee information box. Simply click on the link and complete the eBill agreement to begin receiving eBills for that payee.



Member Corner ATM Card Changes

In late 2015 and early 2016, we upgraded all nonchip APL FCU Visa credit and debit cards to chip cards. This switch to more secure chip cards has resulted in over a 75% decrease in the Credit Union's plastic fraud losses.

As more financial institutions and credit card companies transition to chip cards, fraudsters are focusing their efforts on the fewer and fewer non-chip cards still in use. Unfortunately, our ATM cards are not issued by Visa, which means we do not have the option of reissuing them as more secure chip cards. This leaves APL FCU exposed to significant fraud losses while these non-chip ATM cards are still active. Therefore, for security purposes, we have decided to discontinue our ATM card program.

Please note that the vast majority of APL FCU members have a Visa debit card, which doubles as their ATM card. This decision impacts just the members who have an ATM-only card.

Do you have one of these APL FCU ATM Cards?



If you are an ATM cardholder, we will be contacting you in the weeks ahead with more information about the discontinuation of our ATM card program. We will also make arrangements for upgrading your current ATM card to a more secure, chip-enabled Visa debit card (if you don't already have a debit chip card on your account). This debit card will serve as your new ATM card moving forward.

CU Scoop What's Happening

Calling All Candidates

If you would like to be considered for a future volunteer role on the Board of Directors or other APL FCU Committee, please contact **Kylie Burk** at **443-778-5252** or **Kylie.Burk@aplfcu.org** for complete details.



Spring Shred Day

If you have a personal shredder that just can't keep up with your shredding demands, APL FCU will be having our Annual Shred Day in the spring. More information will be posted on our website and in our monthly electronic newsletter, On the List. We look forward to seeing you in the spring during this event.