

INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

1st Quarter 2015



WHAT ARE YOUR RESOLUTIONS?

Three of the most popular New Year's resolutions each year are to lose weight, to quit smoking and to make better financial decisions. Although APL FCU can't help with the first two, we can certainly help members improve their financial well-being.

Great Loan Rates

As we kick off 2015, APL FCU's auto, home equity and credit card rates are at the lowest levels in the Credit Union's 60-year history:



Our 1.99% auto rate is good for new, used or refinanced vehicles, for any term up to 7 years with no model year restrictions. If you are in the market for a new or used vehicle in 2015, or paying a higher rate with another financial institution, APL FCU could save you money with one of the best rates available anywhere.



Our 3.25% Home Equity Line of Credit (HELOC) and Mini Home Equity Loans (with rates as low as 2.99%), are perfect for home improvement projects, weddings, and educational expenses. They are also a great way to save money by consolidating higher interest loans into one low monthly payment.



Our 7.50% Classic Visa and our 12.75% Rewards Visa feature rates well below the national credit card average. When you combine these great rates with no annual fees, transfer fees or cash advance fees, an APL FCU Visa is one of the best deals you will find anywhere.

Still the Lowest Fees in Town

In addition to our historically low loan rates, APL FCU is proud to offer the lowest fee structure of any full-service financial institution in the Howard County area. In fact, our fees are more than 6 times lower than the national credit union average - and even lower when compared with the fees charged by the big banks.

If you are resolving to improve your health in 2015, be sure to improve your financial health, as well. Take full advantage of your APL Federal Credit Union membership by making sure your waistline, and not your wallet, is the only thing that shrinks this year.

For more information about our great rates, low fees, and other member products and services, visit aplfcu.org or stop by Member Services at any APL FCU branch. And don't forget to share the benefits of APL FCU membership with friends, family and coworkers.

Annual Percentage Rates shown as of 1/1/15 and subject to change without notice. Visit aplfcu.org for complete details. Fee data is based on a comparison of fees/average assets; courtesy of Callahan & Associates, Inc., a leading provider of data and analytics to the credit union industry.




P.O. Box 418 Laurel, MD 20725

MAIN OFFICE

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

ALLPOINT ATM MACHINES

to find locations:
- visit aplfcu.org
- use your mobile device
- use your GPS device
- call 800-976-4917

FINANCIAL HIGHLIGHTS

(as of 11/30/2014)

Assets - \$399 Million
Savings - \$353 Million
Loans - \$174 Million
Members - 19,672

SPREAD THE WORD

APL Federal Credit Union is open to anyone who lives, works, regularly conducts business in or attends school 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 membership.

CONTACT US

Website:
aplfcu.org

e-Mail:
support@aplfcu.org

Telephone Banking:
443-778-5858 * 240-228-5858
Out of Area: 800-382-1993

Lost or Stolen Visa Card:
After hours and weekends
800-367-5796

Routing Number:
255077998



Dollars & Sense

Password Protection

Whether you have trouble remembering the password for your Amazon account or you need the phone number to quickly report a stolen credit card, creating a password protected file can streamline data retrieval, eliminate unnecessary hassles, and help keep your accounts safe. Just follow these four easy steps:

1. Set Up Your File

Start with a new Word or Excel File and add pertinent information for each account entry. Data such as User Name, Password, Account Number, Phone Number, Hyperlinked Web Address and Security Questions should be listed under each record.

2. Prepare Your File - Add the Password

In Microsoft 2010 products and higher, you can create a password for your document under File --> Info --> Encrypt with Password. Follow the prompts to create and confirm your new password.

3. Save Your File

4. Test Your File

Try opening the file with an incorrect password to make sure it does not open. Once you get the error message, try opening it with the correct password. You may make updates and changes once the file is opened. The password restriction is held each time you save the document.



What's My Password?

Don't fall into the trap of using the same one or two passwords for all your accounts. By creating a master password file, you can use a unique, secure password for each account (using a combination of numbers, letters, capitals and symbols). Just be sure to use a secure and easy-to-remember password for your master file, so you don't lose access to all your accounts!



Did You Know?

Thank You For Your Service

On behalf of APL Federal Credit Union's Board of Directors, Supervisory Committee and Senior Management, we wish to extend a heartfelt thank you to Jim Knowles for his 25 years of dedicated service to the Credit Union. After more than a quarter century as a Volunteer, Jim stepped down from the APL FCU Board in September.

Jim's tenure with the Credit Union began in 1989, when he joined the APL FCU Supervisory Committee. He served in this capacity until 1995, when he was appointed to the Board of Directors. From 1997 through 1999 he served as the Board Chair, helping to guide APL FCU through the planning and construction of our new headquarters building on Johns Hopkins Road.

In the years since, Jim has continued to serve on the Credit Union's Board, bringing a wealth of knowledge and experience that has helped APL FCU remain profitable while offering members the lowest fees in the area and an ever-increasing array of free products and services.

Although Jim has stepped down from the Board, we are pleased to announce that he will continue to serve APL FCU as the Credit Union's first Director Emeritus. In this position he will assist with the transitioning and mentoring of new Volunteers, while providing additional experience-based viewpoints on matters before the Board.



Jim Knowles
circa 1997



Consumer Corner

Ways to Earn and Save Money



Pay All Your Bills Online From One Secure Login

- Set up individual and business payees
- Simply and securely track and manage your finances
- View and schedule your online bill payments in advance
- Set up reminders to help keep track of your payments

Pay bills through your Online Banking account from 2/1/15 - 3/31/15 and you are automatically entered to win \$1,000.

The more bills you pay, the more chances you have to win! Visit aplfcu.org for details.



Member Discount

Your APL FCU membership can save you money this tax season. TurboTax, the best-selling tax preparation service, is offering our members a special discount of up to \$15 off its federal online tax return products. You can also save with TurboTax's tax filing software. To get started, click on the TurboTax link under the Services Tab at aplfcu.org.



CU Scoop

Annual Meeting

The Credit Union's annual meeting will be held at the main office on **Wednesday, March 11, 2015**, at 5:00 p.m. The APL FCU Nominating Committee has nominated candidates to fill expiring term positions on the Board of Directors. At this time, additional nominations may only be made by petition and must be signed by one percent of the members of APL FCU. For petition requirements, contact **Meagan Rothman** at our main office, **443-778-5252**.

10-Year Anniversary

This quarter will mark a milestone anniversary for one of our Member Service Associates at our Columbia Branch. Denise Omkar will celebrate her 10th year with the Credit Union in March. We would like to take this opportunity to thank Denise for her fine workmanship and company loyalty. We know that the growth and success of our credit union is largely dependent on having strong and capable staff members.



Credit Union Events

Visit our [Credit Union Events Page](#) for Full Details

Food Drive

Mar. 15th - Apr 15th
APL FCU will be sponsoring a Spring Food Drive on behalf of the Elizabeth House in Laurel and will be collecting canned and dry goods at all three branch locations.



Shred Day - Columbia Branch

Sat., Apr. 25th: 9:00 a.m. - Noon - Weather Permitting

