

# INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

4<sup>th</sup> Quarter 2015

Use your  
**HOME'S EQUITY**  
to provide funds for  
whatever life brings!

## RENOVATE



## EDUCATE



## CONSOLIDATE



## CELEBRATE

## Two Great Home Equity Options from APL FCU

If you are looking to borrow against the equity in your home, APL Federal Credit Union makes it simple - and inexpensive - with two great home equity options: a Home Equity Line of Credit (HELOC) or a Mini Home Equity Loan (MINI). Both our HELOCs and MINIs are at the lowest rates in the Credit Union's history.

### Home Equity Line of Credit

Our HELOC features a variable rate of just 3.25%\*, with no closing costs, and an open-end credit line from \$5,000 to \$200,000. You can borrow up to 90% of your home's value, less any mortgage balance, with a low monthly payment of just 1% of the outstanding balance. There are no minimum draw requirements, and you can access the line by stopping by any branch, or through Online Banking or the APL FCU Mobile App.

If you're using your HELOC for home improvements, you can even pay your contractor electronically through Bill Pay for amounts under \$10,000. For larger purchases, you can stop by any branch to get an Official Check made payable to the person or company with whom you are conducting business.

### MINI Home Equity Loan

If you prefer to borrow for a set term at a fixed rate, our MINI may be the right option for you. Our MINI rates start at just 2.99%\*, with available terms from 3 to 12 years. You can borrow up to 90% of your home's equity, less any mortgage balance, with a maximum loan amount of \$50,000.

In most cases, the interest paid on a home equity loan or line of credit is tax deductible, which reduces the net interest cost, although we recommend that you consult your tax advisor before making any home equity borrowing decision.

For complete details about APL Federal Credit Union's HELOCs and MINIs, or to apply today, visit the Home Equity link under the Loans tab at [apfcu.org](http://apfcu.org) or stop by an APL FCU branch.

\*Annual Percentage Rates shown as of 10/1/15. For Mini Home Equity Loans the rate is subject to change without notice. For HELOCs, the rate may vary monthly and is based on the highest Prime Rate as published in The Wall Street Journal on the last day of each month effective the following day. Visit [apfcu.org](http://apfcu.org) for the most current rates. APL FCU is an equal opportunity lender.



### 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 [apfcu.org](http://apfcu.org)

### ALLPOINT ATM MACHINES

to find locations:  
- visit [apfcu.org](http://apfcu.org)  
- use your mobile device  
- use your GPS device  
- call 800-976-4917

### FINANCIAL HIGHLIGHTS

(as of 08/31/2015)

Assets - \$397 Million  
Savings - \$350 Million  
Loans - \$187.8 Million  
Members - 19,931

### 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:  
[apfcu.org](http://apfcu.org)

e-Mail:  
[support@apfcu.org](mailto:support@apfcu.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

### GEICO Discount Last Chance to Save

For the past several years, APL FCU has partnered with GEICO Insurance to offer our members a special discount that could shave hundreds of dollars per year off auto insurance premiums.

Unfortunately, GEICO is discontinuing this special Credit Union discount at the end of 2015, so you are quickly running out of time to take advantage of additional savings off of GEICO's already-low rates.

To lock in the special Credit Union discount before it is too late, click on the "GEICO Discounts" link under the Services tab at [aplfcu.org](http://aplfcu.org) or contact GEICO directly at 800-368-2734. Just be sure to mention you are an APL FCU member to have the discount included in your quote.

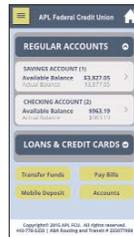


Although GEICO will no longer offer this special auto insurance discount on new policies opened after 2015, they are not removing the discount from existing policies. If you are receiving the discount on your current GEICO policy (or open a GEICO policy with the discount before the end of 2015), you will be grandfathered in. You will continue to receive the Credit Union discount moving forward, provided your GEICO policy remains active and in good standing.

In addition to the auto insurance discount, GEICO may be able to save you money on your homeowner or renter insurance, as well as insurance for all kinds of watercraft. Use the same toll-free number listed above to get a no-obligation rate quote.

## eBranch Tip

### Mobile App Upgrade



We are releasing a new version of the APL FCU Mobile App in 4Q15. This upgrade includes a complete redesign, as well as the addition of a "Change Password" feature that was previously available only in Online Banking. The layout also includes several features to make navigation easier, including the addition of quick access buttons at the bottom of each screen (Transfer Funds, Pay Bills, Mobile Deposit, Accounts) and a new dropdown menu and home buttons accessible throughout the app.

If your smart phone is set for automatic app updates you should see the new app the next time you log in after the update is released. If not, you will need to manually update APL FCU Mobile App to the new version once it becomes available.

### iPhone App Trick

If your iPhone or iPad is getting hot or the battery is draining even when you're not doing anything intensive like a lot of downloading, syncing, or gaming, you probably need to kill a few apps that are running in the background. These steps will help you completely close an app.

1. Double click the Home button to open the fast app switcher interface.
2. Touch a card and flick up and away to close a single app.
3. Touch up to three cards at once and flick up and away to close multiple apps.



This process is also helpful when an app gets stuck or will not respond correctly.

## Consumer Corner

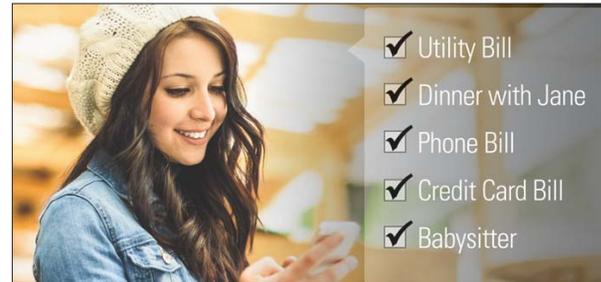
### EMV Chip Card Update

In the previous quarterly newsletter we announced plans to convert APL FCU's Visa® debit and credit cards over to EMV Chip Cards. We are happy to report that the conversion process is almost complete, and we expect to begin issuing new chip cards to our members by the end of November.



Some of our members have a current debit and/or credit cards set to expire soon. Rather than running the risk of a member's new chip card arriving after their current card has already expired, we will send these members a replacement card to use temporarily until their new chip card arrives. This will ensure uninterrupted card accessibility for all of our debit and credit card users.

For further updates on the EMV Chip Card conversion, or if you have any questions, please visit [aplfcu.org](http://aplfcu.org) or contact us at [support@aplfcu.org](mailto:support@aplfcu.org) or 443-778-5250.



- Utility Bill
- Dinner with Jane
- Phone Bill
- Credit Card Bill
- Babysitter

## CU Scoop

### 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 **Meagan Rothman** at **443-778-5252** or **Meagan.Rothman@aplfcu.org** for complete details.



Tina Wingate, Senior Loan Officer



### holiday hours

thanksgiving  
CLOSED THURSDAY & FRIDAY

christmas eve  
CLOSE AT 1:00 PM

new year's eve  
CLOSE AT 1:00 PM

christmas day  
CLOSED

new year's day  
CLOSED

**PAY YOUR BILLS  
FOR A CHANCE  
TO WIN UP TO  
\$2,500**

Sweepstakes runs from  
10/1 - 12/31/2015. Visit [aplfcu.org](http://aplfcu.org)  
for complete terms and conditions.