

# INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

2nd Quarter 2016

## Staying Connected with APL FCU

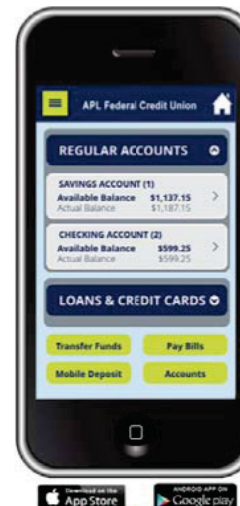
APL Federal Credit Union's wide array of products and services are designed to make it easy - and free - to access your accounts and your money from just about anywhere. When you are out and about, whether it is locally or out-of-state (or even out of the country), don't forget about the numerous ways you can stay connected to the Credit Union.

### APL FCU Mobile App

Our recently redesigned mobile app allows you to use just about any smart phone or mobile device to access your accounts wherever you have mobile service or Wi-Fi access. You can check your account balances, transfer funds, deposit checks, and even pay those bills you forgot about before you left home. Just search for APL FCU in the App Store or Google Play to download the free app today.

### Surcharge-Free ATMs

Your APL FCU membership gives you access to the Allpoint Network, which features more than 43,000 surcharge-free ATMs throughout the U.S., and another 12,000 surcharge-free ATMs throughout Canada, Mexico, Puerto Rico, the U.K. and Australia. You can access the surcharge-free ATM locator right in our mobile app to find Allpoint ATMs near your current location. Or, if you prefer, you can download the Allpoint app from the App Store or Google Play.



search: apl fcu



### EMV Chip Cards

We recently completed the reissue of all credit and debit cards to EMV chip cards. These cards are the standard throughout much of the world, will make it easier to use your cards when traveling out of the country, and provide improved protection from many forms of fraud.

Just be sure to notify us ahead of time of your travel plans, so we can place a travel alert on your accounts. This will help decrease the possibility of a foreign transaction being declined as potential fraud.

For more info about any of APL FCU's products and services, visit [aplfcu.org](http://aplfcu.org), stop by Member Services at any branch, or call us at 443-778-5250.

App Store is a service mark of Apple, Inc. Google Play is a registered trademark of Google, Inc.

APL Federal Credit Union  
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](http://aplfcu.org)

### SURCHARGE-FREE ALLPOINT ATMs

to find locations:  
- visit [aplfcu.org](http://aplfcu.org)  
- use your mobile device  
- use your GPS device

### FINANCIAL HIGHLIGHTS (as of 2/29/2016)

Assets - \$412 Million  
Savings - \$364 Million  
Loans - \$193 Million  
Members - 20,161

### 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](http://aplfcu.org)

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



**STAYING  
CONNECTED  
WITH APL FCU**

## Consumer Corner

### Protecting Your Credit

A 2015 study of credit report accuracy by the Federal Trade Commission noted that 26% of consumers participating in the study identified an error on their credit report. About a third of these errors were loans or credit lines that did not belong to the consumer. In many instances, these misplaced or fraudulent loans/credit lines were delinquent or in collection status, severely damaging the consumer's credit score.

**Don't be fooled by look-alikes.**

Lots of sites promise credit reports for free. AnnualCreditReport.com is the only official site explicitly directed by Federal law to provide them.

[Visit AnnualCreditReport.com](http://AnnualCreditReport.com)



We highly recommend that our members keep an eye on their credit reports by using the free credit reports available from the three main credit reporting bureaus: Equifax, Experian and TransUnion. The reports are available at [annualcreditreport.com](http://annualcreditreport.com). This is the official government site, and shouldn't be confused with the "free" credit report companies that advertise on TV, but require you to sign up for a costly credit monitoring service to get your free report. Each of the three bureaus is required to provide you with a free report annually, so you can spread out the requests over the year to monitor your credit every few months.

### Credit Report Dispute

If you notice an error on your credit report, it is much easier to rectify the situation than it was a few years ago. All three credit reporting agencies now accept credit report disputes online. To access the online forms for each agency, click on the Free Credit Reports link under the Resources tab from the [aplfcu.org](http://aplfcu.org) home page.

### Fraud Alert - ATM Skimmers

We have received reports of several ATM skimmers being found in the local area. Skimmers are small electronic devices fraudsters place over the ATM card slot to capture card information. They are often used in conjunction with a hidden camera or keypad overlay that captures your PIN when you enter it on the keypad.

If you notice any plastic pieces on the card slot or other parts of the ATM that don't look quite right, do not use that ATM. If possible, notify an employee of the business where the ATM is located, or the police if it is after hours.



## eBranch Tip

### Secure Communications

APL FCU's Communications Center makes it easy for members to send secure messages to the Credit Union through eBranch. To get started, log into your account and then click on the Communications Center link under the Contact Us tab.

Click on the New button to create a new mail message. You can then choose from several recipients - Address Change Services, Loan Department, Member Services, Mortgage Department, Technical Support - depending on the topic of your message. Then just type your message and hit send.

We try to respond to all Communications Center messages within 1-2 business days. Once the appropriate APL FCU staff member responds to your message, you will see a red "You Have a New Message" button the next time you log into eBranch. Just click on it to read the response to your question.



ONE RATE  
1.99%  
WE PROMISE

New - Used - Refinanced - Any Model Year - Any Term up to 7 Years  
One Rate for All Approved Applicants

[aplfcu.org](http://aplfcu.org)

## CU Scoop



### Credit Union Events

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

**Shred Day -  
Columbia Branch**  
Sat., Apr. 30th  
9:00 a.m. - Noon;  
Weather Permitting



**Preakness Celebration Balloon Festival -  
Turf Valley - Ellicott City, MD**  
Thu & Fri., May 19th & 20th  
4:00 p.m. - 9:00 p.m.; Weather Permitting

**Street Festival and Fireworks -  
Maple Lawn, MD**  
Sat., July 9th  
3:00 p.m. - 9:00 p.m.; Weather Permitting

**Free Financial Workshops**  
**5950 Symphony Woods Road Columbia, MD**  
Baltimore-Washington Financial Advisors (BWFA) is holding several financial education workshops this spring, covering topics such as retirement, investing, estate planning and social security. The workshops are free for APL FCU members, and will be held at BWFA's offices. For more info or to register, visit [bwfa.com](http://bwfa.com) and click on the BWFA Educational Workshops link under the Community tab.