

INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

3rd Quarter 2016

20 YEARS OF CELEBRATING INTERNET BANKING

1996



2016



ENTER TO WIN AN
iPAD AIR2

Online Banking Turns 20

This summer marks the 20th anniversary of the launch of APL Federal Credit Union's online banking platform (eBranch). With the introduction of eBranch in July 1996, APL Federal Credit Union became the very first financial institution in Maryland - as well as one of the first six nationwide and one of the first 15 in the world - to offer this service.

The following year saw the addition of Bill Payment service to eBranch, one of many updates and enhancements introduced over the years to continually improve eBranch functionality. Our mobile version of eBranch, the APL FCU Mobile App, features Mobile Deposit and gives our members 24/7 access to their accounts from just about anywhere.

20th Anniversary eBranch Contest

To celebrate the 20th Anniversary of eBranch, one lucky member will win a 64GB iPad Air 2. To enter the drawing just follow the easy steps below. The entry deadline is midnight on July 31st, 2016. Limit one entry per membership.

1. Log into eBranch and click on the link for the Communications Center, our secure messaging platform, located under the Contact Us tab.
2. Click on the New Message button, choose Member Services from the To: dropdown list, and use 20th Anniversary eBranch Contest in the subject line.
3. Your name and membership number are already pre-filled in the From: field, so you don't need to include any additional information.
4. Hit the Send button to submit your entry.

If you haven't used the Communications Center before, it's a great way to contact the Credit Union behind the safety and security of your eBranch login.

Must be 18 years of age or older to enter. For complete details and contest rules, visit apfcu.org. Members who do not have eBranch service may enter the contest by mail. Just send a letter with your name and membership number to: APL Federal Credit Union, PO Box 418, Laurel, MD 20725, ATTN: 20th Anniversary eBranch Contest. Letters must be postmarked before August 1st, 2016 to be entered in the drawing.



COLUMBIA BRANCH 10th ANNIVERSARY

In addition to the 20th anniversary of eBranch, we have another anniversary to celebrate this summer: July 1st marks the 10th anniversary of the grand opening of our Columbia Branch on McGaw Road. The branch offers innovative features, such as an open floor plan and biometric safe deposit boxes, while providing added convenience and service to the thousands of APL FCU members in the Columbia area.



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 apfcu.org

ALLPOINT ATM MACHINES

to find locations:

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

FINANCIAL HIGHLIGHTS

(as of 5/31/2016)

Assets - \$422 Million
Savings - \$373 Million
Loans - \$196 Million
Members - 20,208

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

e-Mail:

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

Member Benefits

Consumer Corner

CU Scoop

Helping Young Adults Build Credit

For young adults, building and maintaining good credit is of utmost importance these days, as a marginal or poor credit score can have adverse effects that go much deeper than just qualifying for a loan.

Your credit score can affect your ability to rent an apartment, as a landlord or rental agency may require a larger deposit from someone with below average credit. It can also hinder your prospects for landing a job, as it is becoming much more commonplace for employers to run credit checks on applicants to gauge their maturity and how well they handle financial responsibility.

While it can be a slow process for a young adult to establish credit, APL FCU's Secured VISA® Card can help:

- ★ Automatic approval (regardless of credit history) without the need for a co-signer*
- ★ Same low rates as our standard VISA cards
- ★ Available as a Classic or Rewards card
- ★ No minimum income requirements
- ★ No monthly fees or card loading fees
- ★ You determine the credit limit (based on your savings pledge)

For more info about APL FCU's Secured VISA® Cards, or to apply today, visit the Secured Rewards Card or Secured Classic Card page under the Loans tab at aplfcu.org.

*Approval is based on meeting APL FCU membership qualifications and being at least 18 years of age. 17-year-olds may also apply with a co-signer.



The summer travel season is expected to be very busy this year, as more consumers take advantage of low gas prices. However, just because you save some money at the pump doesn't mean you need to give it back somewhere else. These APL FCU member benefits can save you even more money when traveling this summer:

Rental Car Discount - APL FCU members can save up to 25% on rental cars through Alamo®. Visit the Car Rental page under the Services tab at aplfcu.org for more info.

Surcharge-Free ATMs - Our members enjoy unlimited access to 55,000+ surcharge-free ATMs located throughout the U.S., Canada, Mexico, Puerto Rico, the U.K. and Australia. Visit aplfcu.org and use the convenient Allpoint ATM locator to find a surcharge-free ATM near your destination.

Foreign Currency - We offer competitive exchange rates for the purchase or redemption of Euros, Pounds, Yen, Pesos, and more than 100 additional currencies. For the most current exchange rates please contact the Credit Union.

BWI Airport Parking - Enjoy discounted parking at the Fast Park & Relax lot when you enroll in their no-cost, no-obligation Frequent Parker Program. The lot is conveniently located just minutes from the BWI terminal. Visit the Airport Parking page under the Services tab at aplfcu.org for complete details.

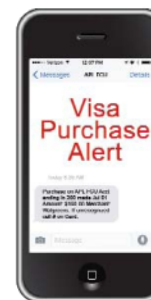
Visa® Purchase Alerts

Over the past several years, we have taken numerous steps to help protect APL FCU members from plastic card fraud, such as the recent reissue of all our magnetic stripe debit and credit cards as more secure chip cards. In late summer/early fall, we will introduce another fraud protection service for our members: VISA Purchase Alerts.



Members will be able to enroll their APL FCU debit and credit cards for this free service. Once enrolled, cardholders can establish alert triggers. When a transaction meets the cardholder's defined parameters, they will receive a VISA Purchase Alert in near real time by email and/or text, providing details such as the dollar amount of the transaction and the store name and location.

For example, you can set a trigger to be alerted for every transaction on your card, or set the trigger so you are only alerted for transactions over a minimum dollar amount. You can also set triggers to be notified for every transaction of certain types, such as international transactions or card-not-present transactions (online purchases, for example).



We'll provide more details for this new service as we get closer to the launch date, which is tentatively scheduled for September.

With APL FCU's 2015 financial results finalized and audited, we are happy to report that this past year was one of the most successful in the Credit Union's history. We set several new single-year records, including opening a record number of vehicle loans for members, while also reaching multiple historic milestones. Download a copy of the 2015 Annual Report or stop by any APL FCU branch to pick up a hard-copy.



Please congratulate Eric Swann, our Columbia Branch Manager, on his 20 years of service to APL Federal Credit Union and its members. Mr. Swann joins an elite group of 11 employees that have served us for 20 years or more. This devoted group makes up 28% of our entire staff population! Thank you for your dedicated service.