

INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

4th Quarter 2016



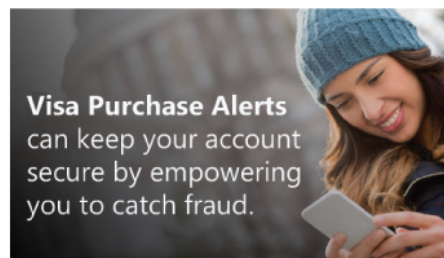
New Visa Services

New Visa® Services

APL Federal Credit Union has two new Visa card services available for free to members: Visa Purchase Alerts and Visa Checkout.

Visa Purchase Alerts

Members are now eligible to enroll their APL FCU debit and credit cards for free Visa Purchase Alerts. Once enrolled, cardholders will receive a text and/or email alert notifying them of activity on their card(s). It's a great way to keep track of card activity, while being notified in almost real-time of suspicious or fraudulent transactions.



Members have the ability to control which types of transactions trigger an alert. For example, you can place a dollar threshold on the alerts, so you only receive notification for transactions above a specific dollar amount. You may also wish to be notified of every transaction of a certain type, regardless of dollar amount, such as international or online transactions.

Visa Checkout

This free payment service allows you to make purchases at participating online retailers without having to type in all your personal information, shipping address and card data (name, number, expiration date, three-digit security code).

Once you establish your free Visa Checkout account, your personal information, card numbers and shipping address are stored safely using Visa's advanced security technologies. Simply select the Visa Checkout payment option at participating retailers, then sign into your Visa Checkout account to complete the sale.

Not only is Visa Checkout safer than providing your information to an online retailer, you can complete the transaction much faster, avoiding the hassle of entering payment and shipping information each time you make an online purchase.



To learn more, visit aplfcu.org and click on the Visa Purchase Alerts or the Visa Checkout links under the Loans Tab.



JOS. A. BANK



ticketmaster

Walgreens

FANDANGO

Harry & David

BANANA REPUBLIC

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

SURCHARGE-FREE ALLPOINT ATMs

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

FINANCIAL HIGHLIGHTS

(as of 8/31/2016)

Assets - \$418 Million
Savings - \$369 Million
Loans - \$201 Million
Members - 20,239

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

Credit vs. Debit

Your APL FCU Visa® Debit Card is one of the most convenient ways to make purchases using the funds in your checking account. These cards can be used at millions of locations worldwide, for both PIN (debit) and signature (credit) transactions, while also doubling as an ATM card to allow you to withdraw money whenever you need it - including at more than 55,000 surcharge-free Allpoint ATMs available to APL FCU members.

If you have used your debit card to make a purchase recently, you may have noticed that many merchants are making it difficult to use debit cards for signature transactions, or even insisting that you can only use the card to make PIN transactions. By not allowing you to make a credit transaction and forcing you to do a PIN transaction, the merchant is actually violating their VISA agreement.

So why are merchants trying so hard to steer you to use your PIN to make a debit transaction instead of a credit transaction? Because they pay a lower interchange rate on PIN transactions. It's all about their bottom line. However, when you choose credit, your purchase is backed by Visa. Usage on your card is monitored 24 hours a day to help detect and prevent fraud. And with Visa's Zero Liability Policy, you are not responsible for unauthorized purchases when you select "credit."

What may be better for the merchant isn't necessarily better for you. Make sure you are getting the full benefits and protection of your Visa card by selecting credit instead of debit.

Don't have a Visa® Debit Card? You can apply right online to get your free card today, or stop by Member Services at any APL FCU branch to get an "instant issue" debit card in a matter of minutes.



Holiday Hours

The Credit Union will be closed the following holidays:

Thanksgiving

Thu., Nov. 24th and Fri., Nov. 25th

Christmas Day Observed

Mon., Dec. 26th

New Year's Day Observed

Mon., Jan. 2nd

Toys For Tots

During the upcoming holiday season, all APL FCU branches will be collecting toys for the Toys for Tots Foundation. Please bring new, unwrapped toys to one of our branch locations between Monday, November 21st and Friday, December 16th. We hope you'll join us in ensuring that local children have a memorable holiday season. Thank you for your donations.



eBranch Tips

Reports and Downloads

Did you know that the Reports and Downloads feature in eBranch is fast and easy way to get your account transaction history or balance your checkbook? You can use the following simple steps to print or export the data to work offline at your leisure, or to download the data to Quicken or Microsoft Money:

- ★ Log into eBranch and click the Reports and Downloads link under the Accounts tab.
- ★ You will see the Report Generator tool, which allows you to customize the transactions you see.

- ★ Use the Account: and Date(s): fields to view transactions from a specific account and time period.
- ★ Use the Type: field to further refine the output as needed. For example, you can select Checks from the drop down list to view only cleared checks on your account, or leave it at All to view transactions of all types for the account and date range you selected.
- ★ Click the Generate Report button and your data will be displayed. You can print or export the information as needed.

For more information, and step-by-step instructions after you log into eBranch, click on the Downloads Help or Reports Help links located under the Help tab.

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 Tracy Houghton at 443-778-5252 or Tracy.Houghton@aplfcu.org for complete details.

Consumer Corner

Home Purchasing Scam

The Federal Trade Commission (FTC) is warning consumers to be on the lookout for a cunning new home buying scam that could cost them thousands of dollars. Scammers are hacking into email accounts and tricking homebuyers into wiring closing costs directly to the scammers.

How the Scam Works: An unsuspecting consumer is buying a home, with all the paperwork ready for the closing. At the last minute the consumer receives an email from their real estate agent or title company with a change of instructions. Instead of bringing a check with them to the closing, or wiring the funds to a previously agreed on bank account, the email instructs the home buyer to wire the closing costs to a different account.

Unfortunately, the consumer is actually wiring thousands of dollars into a scam account. Hackers have been breaking into the email accounts of real estate professionals and searching for information about upcoming settlements. Once the hacker knows the closing date, they can send the fake email that appears to come from the email account of the real estate agent or title company.



You should never accept a change to an agreed transaction based on an email. While many legitimate real estate companies will ask for closing costs by wire transfer to guarantee the funds, it's imperative that you contact your real estate agent or the title company directly to make sure the new directions are legitimate. With thousands of dollars at stake, a little caution goes a long way.