

INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

1st Quarter 2016

DARE to COMPARE

OPTION 01

AVERAGE CREDIT CARD
\$5,000 Balance - 17% APR
\$100 Monthly Payment



TOTAL PAYOFF
\$8,759 over 7.3 Years

OR



OPTION 02

APL FCU CLASSIC VISA
\$5,000 Balance - 7.5% APR
\$100 Monthly Payment

TOTAL PAYOFF
\$6,014 over 5 Years

example shows apl fcu classic visa
SAVINGS
\$2,745 and 2.3 Years

Apply for an **APL FCU**
Credit Card Today

Don't Pass Up This Offer

Now that the holiday shopping season has wrapped up, many consumers will be stuck paying off purchases made on high-interest credit cards. According to creditcards.com, the average interest rate for a retail credit card is higher than 23%, while the national average for all credit cards is above 15%.

By transferring your credit card balances to APL FCU, we could save you hundreds of dollars a year in interest payments. Our Classic Visa® features a low variable interest rate of just 7.50%*, less than half the national average.

Plus, you don't have to "buy down" your interest rate with a high annual fee or other hidden charges. Our cards feature no annual fees, cash advance fees, balance transfer fees or transaction fees.

For members looking to establish or rebuild credit, our secured Visa features the same low rate and fee structure as our standard credit cards, with automatic approval.**

For more information or to apply online, click on the credit card pages under the Loans tab at aplfcu.org, or stop by Member Services at any APL FCU branch.

*APL FCU's Classic Visa rate is shown as of 1/1/16, and is subject to change on the first of each quarter. The Rewards Visa rate may vary monthly and is based on the highest Prime Rate, +9.50%, as published in the Wall Street Journal on the last day of each month, effective the following day. Visit aplfcu.org for complete details and current rate information.

**Automatic approval is based on APL FCU membership eligibility and being at least 18 years of age (17-year-olds may apply with a cosigner).

If you prefer to earn rewards for your purchases, APL FCU's UChoose Rewards Visa® may be right for you.

It features a low variable interest rate below the national rewards card average, and the same "no fee" structure as our Classic Visa. Best of all, you earn one point or more for every dollar you spend, and can redeem your points for retail items, airline tickets or cash back.

Like our Classic Visa, the Rewards Visa is also available as a secured card.

What's Your Credit Card Rate?



PICTURE your REWARDS



Earn Up To 20 Points Per Dollar




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 11/30/2015)

Assets - \$406 Million
Savings - \$359 Million
Loans - \$192 Million
Members - 20,074

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

NCUA



Dollars & Sense

One Rate. We Promise.

In 2015 APL FCU booked more auto loans for members than in any year in the Credit Union's history. To kick off the New Year, we're starting 2016 with the same 1.99%* rate - the lowest in APL FCU's history.

Many other lenders advertise "as low as" rates that only a few highly qualified applicants receive, while most applicants end up qualifying for a higher rate. Or else the lowest advertised rate is only good on short-term loans for new vehicles.

With APL FCU's "One Rate" auto loan, all qualified applicants get the same low rate. And it is good for new, used or refinanced vehicles, for any term up to 7 years with no model year restrictions. You can even include the cost of an extended warranty in your loan.



Approved applicants can even get an Auto Draft - a blank check good for any amount up to the approved limit to take with them to the dealer. To get started, click on the auto loans page under the Loans tab at aplfcu.org.

Are you looking for a new or used vehicle, but aren't sure where to begin? TrueCar and Enterprise Car Sales can help. TrueCar gives you certified dealer prices on new and used vehicles, while Enterprise offers no-haggle pricing on certified used vehicles. Visit the Auto Buying Services page under the Loans tab at aplfcu.org for more info.



*Annual Percentage Rate shown as of 1/1/2016 and subject to change without notice. Visit aplfcu.org for complete details.

Mobile App Tip

Mobile Loan Payments?

Yes - Mobile Loan Payments! With APL FCU's Mobile Deposit service you can actually make a payment to your APL FCU loan right from your smartphone or tablet.

Please endorse the loan payment check with:

- Your Signature**
- Your Membership Number**
- Your Loan Number** (if making a loan payment)
- MOBILE DEPOSIT ONLY**

Then open the APL FCU Mobile app on your smartphone or camera enabled device and select "Mobile Deposit" from the main menu. Select the account or loan to which you would like this check to be applied and enter the dollar amount. Next, you will capture images of the front and back of the check within the app and submit the transaction. It's that easy.

If you do not have our mobile app, search: **apl fc**u from the App Store (Apple devices) or Google Play (Android devices).



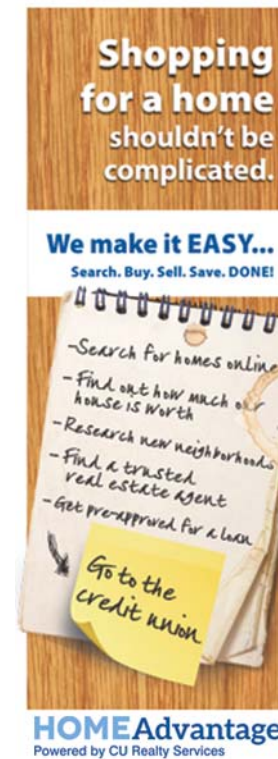
search: **apl fc**u



Consumer Corner

Search. Buy. Sell. Save.

If you are considering buying or selling a home in 2016, APL FCU's HomeAdvantage program can make the process easier for you. Powered by CU Realty, APL FCU's real estate partner, this free, no-obligation program lets you search home listings, connect with local realtors, and even earn a 20% discount* on realtor commissions as a buyer or seller.



Finding the Perfect Home
Search current MLS listings through HomeAdvantage to find your new home. You can save your favorite listings and even set up email alerts when a home meeting your specific criteria goes on the market.

Discounted Realtor Services

CU Realty uses a thorough vetting process to select experienced and professional realtors for the HomeAdvantage program. When you use a certified HomeAdvantage realtor you will earn a rebate at closing. The average rebate is more than \$1,500, and both buyers and sellers are eligible.

Competitive Mortgage Rates

APL FCU offers great rates on a wide array of loan options, and we can help you find a mortgage to meet your needs. You can even get pre-approved for up to 90 days to help you find a home within your budget.

To learn more about the HomeAdvantage program and the Realtor Rebate, visit the Home Search and Rebate link under the Loans tab at aplfcu.org. You may also call us at 443-778-5250 or stop by member services at any APL FCU branch.

*Financing through APL FCU is not required to qualify for the Realtor Rebate. For complete details, terms and restrictions, visit aplfcu.org.

CU Scoop

Annual Meeting

The Credit Union's Annual Meeting will be held at the Main Office on **Wednesday, March 9, 2016**, 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**.



CELEBRATING 20 YEARS OF DEDICATED SERVICE
Nicole Rose, Senior Loan Officer
Robert Stevens, Senior Vice President

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 branches.



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

