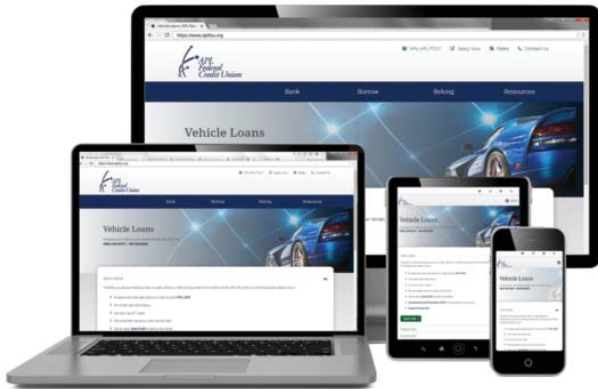


Welcome to our New Website

In late June we introduced a completely redesigned apfcu.org. The new site features an updated look, streamlined content and easier navigation. Most importantly, it is designed to work seamlessly with our new online banking platform, which is scheduled for launch in the first quarter of 2019.

Although the front of our site has a new look, you will notice that our eBranch screens have not changed when you log into your account. Those screens will be updated once we complete the scheduled conversion of our online banking platform in 1Q19 (details below).



New eBranch and Mobile Banking

Now that our new website is live, we have started the large-scale project to replace our online banking platform. This will include the introduction of both a new eBranch and a new Mobile Banking App.

Although our eBranch is primarily accessed on a desktop, it features a responsive design that reconfigures apfcu.org for viewing on mobile devices. However, we know the vast majority of our members use our Mobile Banking app when viewing their accounts on a phone, so our goal with this project is to provide the same full functionality through our app that is available on a desktop.

In addition to improved functionality, the new mobile app will finally allow us to add fingerprint recognition for both Apple and Android devices, as well as facial recognition for newer phones that support this feature. This item has been on our wish list for years, but is not supported by our current online banking platform.



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

SURCHARGE-FREE

ALLPOINT ATMs

to find locations:

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

FINANCIAL HIGHLIGHTS

(as of 5/31/2018)

Assets - \$450 Million
Savings - \$399 Million
Loans - \$239 Million
Members - 21,469

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



INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

3rd Quarter 2018

All New Website



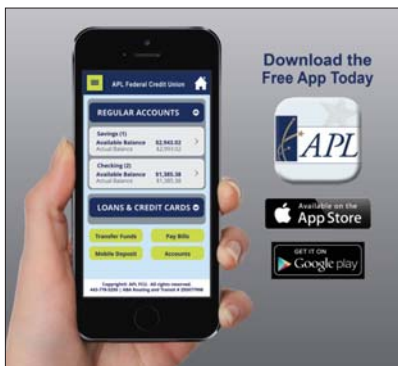
Mobile Loan Payments

Thousands of APL FCU members save time and money by using our free Mobile Deposit service. It's a great alternative to mailing in a paper check to the Credit Union, or stopping by one of our branches to deposit the check in person.

But did you know you can also use Mobile Deposit to make a loan payment? Simply make the check payable to APL FCU, for the amount you wish to pay, and sign the check. Then write your member number and loan number on the back of the check.

Once you have filled out the check, open the APL FCU Mobile App on your smart phone or camera enabled device and tap the Mobile Deposit button. Then select the loan you wish to pay from your account list, enter the payment amount, capture images of the front and back of the check, and submit the payment. If the mobile loan payment is made by 3:30 p.m. on a business day, it will be applied to your loan that same day.

If you do not have our free mobile app, visit the App Store (Apple devices) or Google Play (Android devices) and type **APL FCU** in the search field.



The One Rate Auto Loan



According to Edmunds.com, the average new car loan interest rate hit 5.75% in May, the highest level since 2009. This is more than a 35% increase since 2017, when the average rate was 4.21%.

While many other lenders continue to raise their auto loan rates, APL FCU's One Rate Auto Loan is still just 1.99% – the lowest level in the Credit Union's history. This is now almost three times less than the national average.

Savings of \$3,000 or More

Based on the average new car loan amount of \$31,000, APL FCU would save you almost \$3,150 in finance charges on a standard 5-year term. For a 7-year car loan the savings would be almost \$4,500.

If you are planning to purchase a new or used vehicle, or are currently paying a higher interest rate with another lender, you can take advantage of this 1.99% rate. Visit aplfcu.org for more info or to apply today.

*Annual Percentage Rate shown as of 7/1/18 and subject to change without notice. Visit aplfcu.org for complete details, terms and conditions.

Youth Account Get Them Saving Now

Help your child or young adult develop good saving and spending habits with an APL FCU Kids Account or Young Adult Account.

Kids Accounts

APL FCU's Kids Accounts are available for children under the age of 12. The account requires a balance of just \$5 to open, and each new account holder receives a \$5 Chick-fil-A gift card. Kids Accounts earn interest on balances of \$50 or more, and automatically convert to a regular savings account when your child turns 12.

Young Adult Accounts

An APL FCU Young Adult Account is a great way to teach your teenager financial responsibility. You and your child may apply jointly for a Visa® Debit Card once they turn 15, and as a joint account holder you will be able to monitor their spending habits. The debit card also gives them access to 55,000+ surcharge-free Allpoint ATMs, and you can even transfer money directly between your account and theirs as you see fit.

For more info, visit aplfcu.org or stop by Member Services during normal business hours.



CU Scoop Upcoming Events



SUMMER TRAVEL ALERTS

If you are traveling out of the area this summer, notifying the Credit Union ahead of time can help ensure a smooth trip. Informing APL FCU of your travel dates and destination will minimize the chance of a credit or debit card transaction being declined as suspected fraud.

Just log into eBranch within 30 days of your departure and select the Travel Notification Form from the Member Forms dropdown list located in the left column. Be sure to list the accounts associated with any APL FCU credit or debit cards you may use on your trip.

SURCHARGE-FREE ATM LOCATOR

While you are traveling out of the area, the Allpoint App can help you locate the nearest surcharge-free ATM. Just visit the App Store or Google Play and search for Allpoint to download the free app to your phone or mobile device.

