

It's a Great Time to Purchase a Vehicle



If you are in the market for a new or used vehicle, or looking to refinance an existing auto loan from another lender, APL FCU could save you thousands of dollars in finance charges.

According to Edmunds.com, the average new car loan rate nationwide has climbed to almost 6.00%, while the average used car rate is more than 8.00%. With APL FCU's ONE RATE auto loan still at just 1.99%* – we would save you almost \$2,500 in finance charges on a new vehicle loan and over \$4,000 on a used vehicle loan (based on a typical 5-year loan for \$25,000).

ONE RATE means no "as low as" pricing. All qualified applicants get the same low 1.99% rate, which is good for new, used or refinanced vehicles, for any term up to 7 years with no model year restrictions. You can finance up to 100% of the vehicle's value, and even include the cost of an extended warranty in your loan.

Auto Drafts

For applicants who are purchasing a new or used vehicle from a dealer, an APL FCU Auto Draft can simplify the process. It's a blank check good for any amount up to the approved loan limit. Once you have negotiated a final sales price for the vehicle, simply fill out the Auto Draft for the purchase amount to complete the sale. Visit the Auto Loans page under the Borrow tab at apfcu.org for more info.

Car Buying Services

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 Car Buying Resources page, located under the Borrow tab at apfcu.org for complete details.

**Annual Percentage Rate shown as of 10/1/2018 and subject to change without notice. **The average savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2017, was \$3,383.*



Save time and money with our Car Buying Service.

Members have seen an average savings of over \$3,000 off MSRP**

Start saving today at apfcu.truecar.com



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 8/31/2018)

Assets - \$465 Million
Savings - \$411 Million
Loans - \$265 Million
Members - 21,933

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

4th Quarter 2018

It's a Great Time to Purchase



ONE RATE
1.99%
APR
WE PROMISE

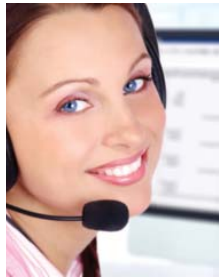


TRUECar.



Enterprise
car sales
Haggle-free buying. Worry-free ownership.

Contact Us



If you have a question or concern about your account, need more info about a loan product or service, or wish to speak to an APL FCU representative, you may reach our Call Center at 443-778-5250 or stop by Member Services at any branch during normal business hours.

Members who use eBranch may also contact the Credit Union through the Communications Center. This channel allows you to submit questions or comments safely and securely behind our online banking firewall.

Just log into your eBranch account and click on the Communications Center link under the Contact Us tab to submit a message. Be sure to select the appropriate recipient (Loan Department, Technical Support, etc.) from the dropdown list.

Some questions may require us to call or email you back, but in most instances we will respond directly to your inquiry through the Communications Center. Once we respond, you will see a "You Have a New Message!" button when you log into eBranch. Simply click on the button or the Communications Center link to view our response.

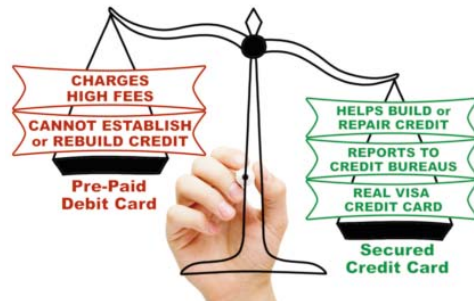
CONTACT US!



Secured Visa

Establishing and maintaining good credit has taken on added significance these days, as it is about much more than just qualifying for a loan. Landlords and utility companies (cable TV, telephone, electricity, water, etc.) may check your credit to predict your future financial responsibility. They may even require prospects with poor credit or no credit to put down a large deposit, or pay several months in advance before approving the application.

Your credit can also affect your job prospects, as many employers now pull credit as part of the hiring process.



For young adults looking to establish credit, or adults of any age who need help improving their credit score, 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 up to \$25,000)

For more info about APL FCU's Secured VISA® Cards, or to apply today, visit the Card Options link under the Borrow 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.

Online Apps

For your convenience, APL FCU has more than two dozen online applications and forms available on our website, aplfcu.org.

If you are looking to apply for a vehicle loan, credit card, mortgage, home equity loan/line of credit or personal loan, you can complete and submit the application right from your computer, tablet or smart phone.

In addition to our online loan applications, we have electronic forms available for other member service requests, such as opening an account or setting up direct deposit.

To access any of our online applications and forms, just click on the Online Applications link under the Resources tab from the aplfcu.org home page.

eBranch Forms

For security purposes, some forms require member and account verification (such as wire transfers, address changes and stop payment requests). To access these secure forms, please log into your eBranch account and select the appropriate form from the Member Forms dropdown list in the left column.



CU Scoop



The Credit Union will be closed on the following days

thur., NOV. 22
fri., NOV. 23
mon., DEC. 24
tues., DEC. 25
mon., DEC. 31
tues., JAN. 1

Stay connected even when our branches are closed with eBranch, Mobile Banking, Telephone Banking and our ATM Locator.

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 **Kylie Burk** at 443.778.5252 or Kylie.Burk@aplfcu.org for complete details.

Toys for Tots

APL FCU is once again collecting toys for the Toys for Tots Foundation during the holiday season. You can help bring some joy to children in need by dropping off new, unwrapped toys at any of our branch locations from **Monday, November 19th** through **Thursday, December 13th**.

