

## AUTO LOANS

**NEW | USED | REFINANCE**



Any Model Year • Any Term up to 7 years  
One Rate for All Approved Applicants



## Our 1.99% Auto Rate is Back!

Our 1.99%\* Auto Loan rate is now available. All approved applicants will get this low rate and could save thousands of dollars in finance charges. This rate is good for new or used vehicles for any term up to 7 years, with no model year restrictions. You may even refinance a non-APL FCU auto loan to lower your current payments.

### Not in the market for a new vehicle, but know someone who is?

Pass this information along to them and you could win up to \$250! Anyone who lives, works, attends school or regularly conducts business in Howard County, Maryland may join and participate in this referral program. Your immediate family members may also join, even if they live in a different county or state. See our website for full details at [aplfcu.org/Member-Referral](http://aplfcu.org/Member-Referral).



1.99% Annual Percentage Rate shown is subject to change without notice. Visit [aplfcu.org](http://aplfcu.org) for more info.

## From David's Desk



We are now more than six months into the disrupted norms of the COVID-19 Pandemic. Recently, I have been contemplating the lessons learned so far and the many activities I used to take for granted.

I appreciate fresh air and going for walks outdoors, the rare moments when I can see old friends and colleagues in person (while practicing safe social distancing), spending time at home with family, and reading more. I also missed baseball in the spring and early summer and I appreciate it even more now.

I have learned the importance of my mute button in Zoom meetings!

I am seeking to better understand and consider other people's circumstances and concerns, whether it be about health, work, finances, race, family, hunger or housing.

I have developed a greater level of respect for people working the frontlines in hospitals, grocery stores, restaurants and other service industries.

I am humbled by the spirit of generosity that shines through people during times of crisis.

I appreciate even more how dedicated our APL FCU staff is to serving our members and adapting to change in our work environment.

And finally, I am thankful for our volunteer Board members. They continue to give their time to represent our membership in governing the Credit Union, while helping our staff accomplish our mission of providing quality financial services and unsurpassed value to our 25,000+ members.

Considering all these things helps me to see the silver linings during these unusual circumstances, and creates room in my heart to be more grateful. I hope this message finds you well, and that you are able to see and appreciate the unanticipated silver linings in your life during these difficult times.

- David Woodruff, President/CEO



### MAIN OFFICE

11050 Johns Hopkins Road  
Laurel, MD 20723  
443-778-5250  
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  
Fax: 240-228-3060

### Lobby Hours:

Please visit our Main  
Office or Columbia Branch

### COLUMBIA BRANCH

8870 McGaw Road  
Columbia, MD 21045  
443-778-5250  
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](http://aplfcu.org)

### SURCHARGE-FREE ALLPOINT ATMs

to find locations:  
- visit [aplfcu.org](http://aplfcu.org)  
- use your mobile device  
- use your GPS device  
- call 800-976-4917

### FINANCIAL HIGHLIGHTS

(as of 08/31/2020)

Assets - \$529 Million  
Savings - \$468 Million  
Loans - \$331 Million  
Members - 25,175

### SPREAD THE WORD

APL Federal Credit Union is open to anyone who lives, works, attends school or regularly conducts business 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](http://aplfcu.org)

e-Mail:  
[MemberServices@aplfcu.org](mailto:MemberServices@aplfcu.org)

Telephone Banking:  
443-778-5858  
Out of Area: 800-382-1993

Lost or Stolen Visa Card:  
After hours and weekends  
800-367-5796

Routing Number:  
255077998



## Banking Safely from Home 24/7 - The Digital Essentials at APL FCU

The health and safety of our members and employees is always our top priority. In addition, we know that managing your financial health is important to you and it's important to us. We would like to remind you of the various options available to you via our digital banking platforms and services. These services allow you to perform all sorts of transactions from the convenience of your home computer or mobile device.

### eBranch

Our online banking platform, eBranch, allows members to perform almost all teller transactions from the safety of their home. Members can check balances, cleared checks, make transfers (internal and external accounts), pay bills, and retrieve monthly statements. This platform also has the ability to send secure messages to the Credit Union so your account details stay secure. Please be sure to update your phone numbers with us prior to registration. You may register for eBranch on our homepage at [aplfcu.org](http://aplfcu.org) and by clicking on the Register link in the eBranch Log In box. We ask that you give eBranch a try if you haven't yet.

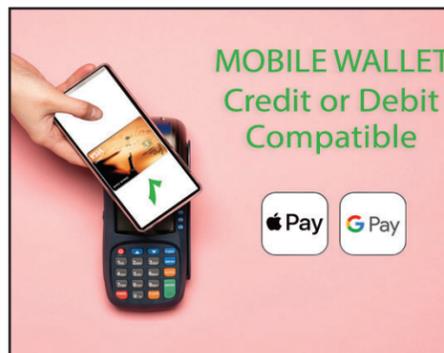
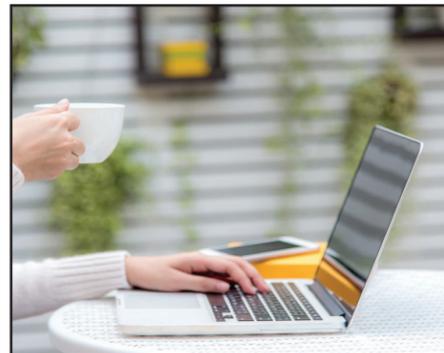
### Mobile App

With our mobile app, available on the App Store and Google Play, you may perform all of the transactions listed above in the eBranch section plus you may deposit checks right from your mobile device. If you haven't tried this feature, save yourself a trip to the branch and give it a try. Also included with the Mobile App is a Fast Balance option on the login screen. This quick access allows you to instantly see your balances on all your accounts if you have limited time. Our mobile app will take you to a higher level of accessibility especially if you are on the go.

### Mobile Wallet - A Contactless Way to Pay

Protect your health by letting your mobile device be your new wallet with Apple Pay™ and Google Pay™. Securely store your APL FCU Visa debit or credit card details to pay without having to remove your card from your wallet - simply wave your phone near the payment device. It's fast, convenient, and secure. Best of all - it's contactless! Visit [aplfcu.org/Mobile-Wallets](http://aplfcu.org/Mobile-Wallets) for complete registration details.

You have access to these free services 24/7 via our eBranch platform and mobile app. We hope you will take advantage of these services - when convenience and healthy habits are paramount - and that doing so brings you some peace of mind during these uncertain times.



## We're Lowering Our Credit Card Rates



In June we enhanced our credit card program by adding the "Balance Transfers for Life" feature. Members can transfer the balance from a high-rate credit card or loan with another lender to their APL FCU Visa and lock in a low fixed annual percentage rate (APR) of 4.99% until the transfer balance is paid off.

Effective December 1st, we will be improving the program once again, by dropping our already-low Visa credit card rates even lower:

VISA TYPES	CURRENT RATE	NEW RATE
Classic & Secured Classic	7.50%	6.99%
Rewards & Secured Rewards	12.75%	9.99%

If you are not an APL FCU Visa cardholder and would like to take advantage of these great low rates, visit [aplfcu.org](http://aplfcu.org) and click on the Card Options link under the Borrow tab. If you open a new Visa account before December, the rate will automatically drop to the new rate effective 12/1.

*The current annual percentage rates (APR) for APL FCU's Classic and Rewards Visa cards are shown as of 9/1/2020 and are subject to change based on the rate calculation provided in the APL FCU Visa cardholder agreement. The APR for the Balance Transfers for Life feature is shown as of 9/1/2020 and is subject to change without notice.*

*The new rates shown as of 12/1/2020 are based on the 9/1/2020 prime rate of 3.25%, and are calculated as follows: For Classic Visa accounts the APR will be Prime + 3.74%, with a minimum rate of 6.49%. For Rewards Visa accounts the APR will be Prime + 6.74%, with a minimum rate of 9.49%. For both card types a maximum rate of 18.00% applies. These rates may vary monthly and are based on the highest Prime Rate as published in the Wall Street Journal on the last day of each month, effective the following day.*

## CU Scoop and Events

### TOYS FOR TOTS

APL FCU will not be collecting physical toys for the Toys for Tots Foundation during this holiday season. We will, however, be collecting monetary donations at all branch locations. You may ask your service representative to transfer a desired amount of money from your account to our Toys for Tots holding account. You may also call in your request or make a donation directly on the local Toys for Tots official website ([baltimore-md.toysfortots.org](http://baltimore-md.toysfortots.org)). Please help us spread joy to the children most in need.



### APL FCU VOLUNTEERS

If you would like to be considered for a future volunteer role on the Board of Directors or other APL FCU Committee, please contact Melany Felix at 443.778.5252 or [Melany.Felix@aplfcu.org](mailto:Melany.Felix@aplfcu.org) for complete details.

## Holiday Hours

The Credit Union will be closed the following days:

Wed., Nov. 11th  
 Thu., Nov. 26th  
 Fri., Nov. 27th  
 Thu., Dec. 24th - Close at 1pm  
 Fri., Dec. 25th  
 Sat., Dec. 26th  
 Thu., Dec. 31st - Close at 1pm  
 Fri., Jan. 1st  
 Sat., Jan. 2nd

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