



wedding expenses



home improvements



new car



vacation getaway



college tuition

APL FCU offers two options that make it easy and inexpensive to borrow against the equity in your home: a Home Equity Line of Credit (HELOC) or a Mini Home Equity Loan (MINI). Both our HELOCs and MINIs offer great rates without all the fees many other lenders charge.

### Home Equity Line of Credit

Our HELOC features a variable rate of Prime + 0%\*, with no closing costs, and an open-end credit line from \$5,000 to \$200,000. You can borrow up to 90% of your home's value, less any mortgage balance. There are no minimum draw requirements, and you can access your line through eBranch or Mobile Banking, or by stopping by any APL FCU branch.

### Borrow \$20,000 for just \$200 per Month

With a minimum payment requirement of just 1% of the outstanding balance, our HELOC gives you a lot of purchasing power for a very low monthly cost - just \$100 for each \$10,000 you wish to borrow. The funds can be used for home improvement projects, tuition expenses, debt consolidation, weddings, and much more.

### MINI Home Equity Loan

If you prefer to borrow for a set term at a fixed rate, our MINI may be the right option for you. MINI rates start at just 2.99%\* - the lowest level in APL FCU's history - with available terms from 3 to 12 years. Borrow as little as \$5,000 or as much as \$50,000 (based on 90% of your home's value, minus any mortgage balance).

In most cases, the interest paid on a HELOC or MINI is tax deductible, which reduces the net interest cost, although you should consult your tax advisor before making any home equity borrowing decision. For complete details about APL Federal Credit Union's HELOCs and MINIs, or to apply today, visit the Home Equity link under the Loans tab at [aplfcu.org](http://aplfcu.org) or stop by an APL FCU branch.

\*2.99% Annual Percentage Rate is for a 3-year MINI Home Equity loan as of 6/1/17, subject to change. Other MINI rates and terms are available. For HELOCs, the rate may vary monthly and is based on the highest Prime Rate as published in The Wall Street Journal on the last day of each month effective the following day. Visit [aplfcu.org](http://aplfcu.org) for our current HELOC and MINI rates. APL FCU is an equal opportunity lender.



### 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](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 5/31/2017)

Assets - \$438 Million  
Savings - \$389 Million  
Loans - \$213 Million  
Members - 20,634

### 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](http://aplfcu.org)

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



## Important Notice: 7-Eleven ATMs

As of July 1st, 7-Eleven stores are no longer part of the Allpoint Surcharge-Free ATM network. 7-Eleven's parent company also owns a bank, and decided to replace the Allpoint ATMs with their own bank's machines. APL FCU members should no longer attempt to make surcharge-free withdrawals at 7-Eleven ATMs.

APL FCU members still have tens of thousands of surcharge-free ATMs available to them throughout the U.S., Canada, Mexico, Puerto Rico, the United Kingdom, and Australia. Surcharge-free Allpoint ATMs are located at popular national retailers such as Walgreens, CVS, Target, Costco, and Harris Teeter, as well as at many gas station convenience stores.

To find surcharge-free ATMs near your home, work, or travel destination, use the convenient Surcharge-Free ATMs link located at the top of the [aplfcu.org](http://aplfcu.org) home page or in the APL FCU Mobile App.

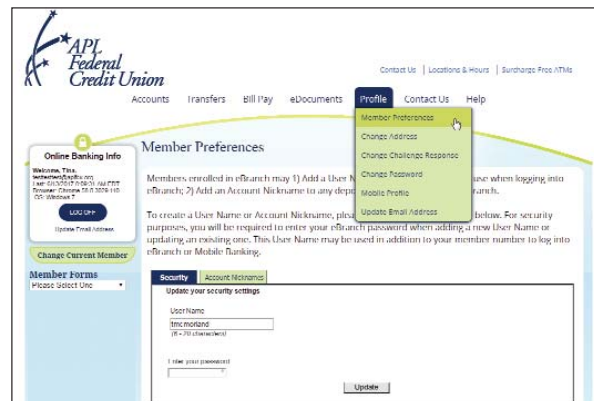
**Around the corner  
or around the world,  
Allpoint is there**

Walgreens TARGET COSTCO CVS/pharmacy

## Did You Know? eBranch Tip

Did you know APL FCU's online banking members can set up a custom User Name that can be used in place of their member number to log into eBranch? Simply follow these quick steps to set up and activate a new User Name:

- Log into eBranch
- Click on Member Preferences (under the Profile tab)
- Create a User Name (within the Security tab)
- Enter your Password and click the Update button



If you forget your customized User Name, you can click on the "Forgot User ID or Password?" link in the eBranch login area. You may also change your User Name at any time by going back to the Member Preferences link within eBranch.

In addition to setting up a custom User Name, you may also create nicknames for any of your accounts within eBranch by clicking on the Account Nicknames tab under Member Preferences. For example, if you wish to change Vehicle Fixed Rate to John's Auto Loan, it will display in eBranch and Mobile Banking as John's Auto Loan, although your statements will still show the standard account name.

## Member Corner Contact Info

APL FCU's Member Services department is in the process of verifying member contact information to ensure any addresses, phone numbers, and emails we have on file are accurate. In the weeks and months ahead, you may be asked to verify your account information when you speak to an APL FCU staff member in person or through the Call Center.

### Email Update

In addition to validating member phone numbers and addresses, we are also streamlining our email system to keep one email address per account on file. Members logging into eBranch may see a pop-up requesting confirmation of the preferred email address we have on file.

We appreciate your patience as we complete this account verification process. Confirming your contact information is up-to-date will ensure any mailed correspondence is delivered to the right address, and that we can reach you quickly if we notice any suspicious or potentially fraudulent activity on your account.

If you have any questions please contact the Credit Union at 443-778-5250 or [support@aplfcu.org](mailto:support@aplfcu.org). You may also stop by Member Service at any APL FCU branch during regular lobby hours.



## CU Scoop What's Happening

**EMPLOYEE ANNIVERSARIES**

**15 Years**  
Arlene Moore  
Member Service Rep

**10 Years**  
Sean Manion  
Lending Manager

We would like to take this opportunity to thank Arlene and Sean for their fine workmanship and company loyalty. We know that the growth and success of our credit union is largely dependent on having strong and capable staff members.

### SUMMER VACATION TRAVEL ALERTS

Please inform us of your travel plans! Notifying APL FCU of the credit card and debit card accounts you may use while on travel will help minimize the chance of card transactions being declined. Please sign into eBranch and complete a Travel Notification Form from the Member Forms drop down box.

Another way you can protect your account, year round, is to sign up for Visa Purchase Alerts. These free, near real-time alerts help you monitor your account activity for any suspicious transactions. Sign up at [visa.com/purchasealerts](http://visa.com/purchasealerts).

