

# INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

1<sup>st</sup> Quarter 2020

## Welcome to the Twenty-Twenties

2020

### From David's Desk



Over the past few months we have all had to make adjustments to the new online and mobile banking applications we use to access our personal accounts here at APL FCU. This change was unavoidable as we had to move to a new platform to implement the security enhancements necessary to properly protect our member accounts.

We understand that any change to the systems that so many of our members consider their primary way to conduct business with the Credit Union disrupts what you were used to -- and may have been frustrating as we added an additional layer of verification for access.

Our staff has been, in my observation, terrific in responding to member inquiries and concerns. We have been working to not only help members through the process, but to identify and request enhancements from our system provider to continue to improve the platform moving forward.

This issue of our newsletter is focused on information that may help you as you navigate the new site. We appreciate the patience our members have demonstrated through this system change. We do not take your loyalty for granted and continue to work to provide the services you need in a manner that will deliver the value you desire.

On behalf of APL FCU's staff and Board of Directors, I sincerely thank you for voting us Howard County's Best Bank/Credit Union for the second year in a row. We appreciate your support, and will work hard to maintain your trust and confidence in us in 2020 and beyond.

- David Woodruff, President/CEO



### Upcoming Events

Due to a staff training day, all branches of the Credit Union will be closed on **Monday, February 17th** for **Presidents' Day**.

**The Credit Union's Annual Meeting** will be held at the Main Office on **Wednesday, March 4, 2020** 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 Kylie Burk at 443.778.5252 or [Kylie.Burk@apfcu.org](mailto:Kylie.Burk@apfcu.org) for complete details.

Our **Annual Spring Food Drive** will begin at our **Shred Day** event on **Saturday, May 2nd** and will continue until the end of May.

APL Federal Credit Union members can save up to \$15 on **TurboTax** products. To get started on your return or for complete product details, click the TurboTax link under the Belong Tab.



APL Federal Credit Union  
P.O. Box 418 Laurel, MD 20725

#### 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:

Mon. through Fri.  
8:30 am - 4:30 pm

#### 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 [apfcu.org](http://apfcu.org)

#### SURCHARGE-FREE ALLPOINT ATMs

to find locations:

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

#### FINANCIAL HIGHLIGHTS (as of 11/30/2019)

Assets - \$480 Million  
Savings - \$421 Million  
Loans - \$325 Million  
Members - 24,547

#### 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:  
[apfcu.org](http://apfcu.org)

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





# eBranch Helpful Hints

## Multiple Account Access

Did you know you can access multiple Credit Union accounts from eBranch without having to log in each time? Once you set up a link between APL FCU accounts from your desktop, you can quickly move between these accounts. To begin the process within eBranch, click the Multiple Account Access link from the Accounts drop-down menu. Then click the Add Account button to enter the username and password of the additional account. After this connection is set up, you may use the Quick Login Menu on the Accounts Summary page to log into your newly linked account.

Quick Login Menu

View/Edit

Go

Multiple Account Access

Nickname	Login Name	Login
Luke	lucmorland	Login

Add Account Cancel

## Email Address Update

If you update your email address within the eBranch profile area, please be sure to update it in the eDocument/eStatement Center as well. The eBranch and eStatement components do not relay information back to one another. To change your email address for eStatements or eNotices, please visit the PROFILE link within the eDocument Center.

As you make updates to your email address, please check your other contact information to be sure our records show your current information for home address, home phone, cell phone, and work phone number. Having the correct data in eBranch will help keep your online access running smooth.

eDocument Center

Document List My Profile Accepted Disclosures Close Window

Change User Profile

Last Update Date 10/29/19, 4:44 AM

Email Address  
member@aplfcu.org

Cell Phone Carrier  
Optional

Cell Phone Number  
Optional  
Document Delivery Method  
All By Electronic

Save

## Unlinked Accounts

This service enables you to transfer funds to other APL FCU members. After you enter their account type and member number, you can start sending money to this member instantly.

**Did You Know?** Unlinked Accounts are a great alternative to Cross-Member Accounts. Unlinked Accounts are not listed on the Dashboard or Accounts Summary screens, making it easy to separate them from your primary accounts. Plus, you can add a nickname to Unlinked Accounts, so they are easy to identify when making a transfer.

If you have existing Cross-Member Accounts that you would like to switch to Unlinked Accounts, please contact the Credit Union at 443-778-5250 or CallCenter@aplfcu.org for assistance.

**Note:** If you are transferring money to another APL FCU member, please be certain the account information you enter is completely accurate. APL FCU is not responsible for incorrect information entered or transactions performed to accounts other than those intended.

## Adding an External Account

Creating an External Account link allows you to push and pull money from your non-APL FCU accounts. You will need the routing number, account number and any challenge questions associated with the external account to use the expedited verification process. To begin, just click the EXTERNAL TRANSFERS link under the Transfers Tab. In most cases you will not need to wait a few days to verify penny transactions before adding an external account.

External Transfers

Create Transfer

You can transfer funds into your account. Don't get caught with a low balance. You can easily transfer from your member bank. Set up now. To you are ready, get going.

From: [Select From Account]

To: [Select To Account]

Amount: \$

Next: 12/18/2019

Send Frequency: [Select Frequency]

Add New Account

Add External Account

You must be an online or in-branch member to use this transfer.

Account Type: [Select Account Type]

Account Number (e.g. Savings: 12345-1, Checking: 12345-2, Loan: 12345-142):

Confirm Account Number:

Account Nickname:

Confirm Cancel