

# INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

1<sup>st</sup> Quarter 2017

## New Bill Pay Service



## New Bill Pay Service

In late January we will convert our current Bill Pay service to CheckFree, the world's largest Bill Pay provider. Although CheckFree has a slightly different look than our current Bill Pay platform, it has a user-friendly layout that will make the transition easy for APL FCU's Bill Pay users.

Best of all, CheckFree includes several new features that provide added value at no cost, as we will continue to offer Bill Pay as a free service for our members.\*

### Conversion Process

As part of the conversion to CheckFree, we will transfer all current Bill Pay information from member accounts, including existing Bill Pay vendors (names, account numbers, addresses), scheduled payments and recurring payments. You won't need to re-enter all your payee information or schedule any future or recurring payments that were already in place.

### eBill Presentation

One of the best new features we will be able to offer with the conversion to CheckFree is eBill Presentation. CheckFree works with more than 500 vendors to deliver bills electronically each month directly to member Bill Pay accounts. eBill participants include many of our members' most popular bill pay vendors, including BG&E, Verizon, Verizon Wireless, and Comcast.

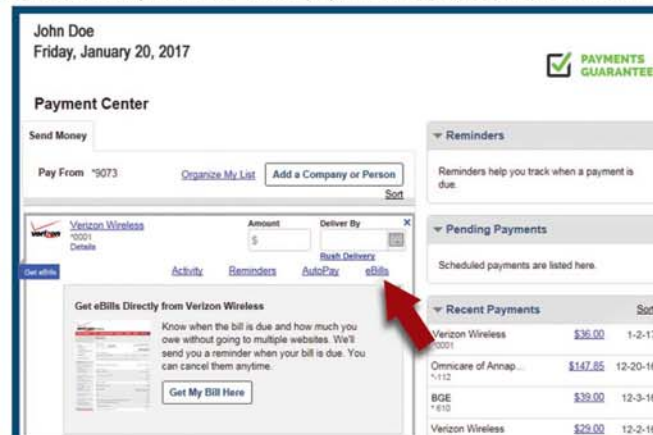
Members can opt to have bills from participating vendors delivered directly to their Bill Pay account each month. Not only does the eBill serve as a friendly reminder that a payment is due, it is helpful for bills like BG&E that can't be set up as a recurring payment because the amount varies each month.

For more information about the conversion to CheckFree, visit [apfcu.org](http://apfcu.org) or contact Member Services at 443-778-5250.

*\*Bill Pay is completely free for APL FCU members in good standing, with no limit on the number of bill payment transactions processed each month, provided the member pays at least one bill every three months. A \$2 inactivity fee is charged each subsequent month after the three-month inactivity period until (1) a bill is paid, (2) the member de-enrolls from Bill Pay service or (3) the account enrolled in Bill Pay is closed.*

### eBill PRESENTMENT

- ~ Bills In One Location
- ~ Delivery Alerts
- ~ Easy Set Up
- ~ Quicker
- ~ Safer



  
P.O. Box 418 Laurel, MD 20725

### 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](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 11/30/2016)

Assets - \$426 Million  
Savings - \$378 Million  
Loans - \$206 Million  
Members - 20,314

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

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



## Dollars & Sense

### Start Saving in '17

An APL FCU Holiday or Vacation account is a great way to save up money during the year. Whether you wish to put money away for a trip in the summer, or want to have enough cash saved up for holiday gifts by the end of the year, these accounts make it easy to build up funds separate from your regular Savings account.

A Holiday or Vacation account requires just \$5 to open, and they earn the same interest rate as your Savings account on balances of \$50 or more. You can even set up a recurring transfer from your Savings account to build up the balance.



To open the account, simply sign into eBranch and select Vacation/Holiday Account from the member forms dropdown list in the left column. Member Services will then complete a \$5 transfer from your Savings account to establish the new account. If you prefer, you may also call Member Services at 443-778-5250 or stop by any APL FCU branch to set up the Holiday or Vacation account.

### Kids Accounts

Help your children develop good savings habits with an APL FCU Kids Account. The accounts, which are available to children under 12 years of age, require just \$5 to open, and each new account holder receives a \$5 Chick-fil-A gift card. Click on the Kids Account link under the Accounts tab at [aplfcu.org](http://aplfcu.org) for complete details.

## Member Benefits

### TurboTax® Discount

APL Federal Credit Union has once again teamed up with TurboTax this tax season to offer members a special discount of up to \$15 off TurboTax federal products, including TurboTax online and TurboTax downloads. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge - or an appointment - to get your taxes done right.

TurboTax searches over 350 deductions and credits to make sure you get the biggest possible refund, guaranteed. And TurboTax's CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

### \$25,000 Payday Sweepstakes

In addition to a discount of up to \$15 off TurboTax federal products, you could win \$25,000 in TurboTax's Payday Sweepstakes. Simply start your TurboTax return by February 16th using a valid email address, and you will be entered into the drawing for a chance to win the grand prize of \$25,000 or one of 12 first prizes of \$1,000.

To get started on your return, or for complete details about the TurboTax Payday Sweepstakes and refund guarantee, visit [aplfcu.org](http://aplfcu.org) and click on the TurboTax link under the Services tab.



## Consumer Corner

### One Rate Auto Loan

APL FCU's "One Rate" auto loan has been extremely popular with our members. We opened more auto loans in 2015 than in any previous year in the Credit Union's history, then broke the record by opening even more auto loans in 2016.

As we kick off 2017, we are starting the new year on a high note by keeping the One Rate Auto Loan at just 1.99%\* - the lowest level in APL FCU's history. This rate is good for new, used or refinanced vehicles, for any term up to 7 years, with no model year restrictions. And all approved applicants get the same low rate.

If you are in the market for a new or used vehicle, or have a current auto loan at a higher rate with another lender, then there is no time like the present. This great 1.99% rate won't last forever.

### Auto Drafts

To make the car buying process easy, members who apply and are pre-approved for an auto loan can get an Auto Draft to take with them to the dealer. It is a blank check good for any amount up to the pre-approved limit. Simply fill out the Auto Draft for the final purchase amount to complete the sale. The dealer will send APL FCU the purchase order, so you won't have to return to the Credit Union to drop it off.

\*Annual Percentage Rate shown as of 1/1/17 and subject to change without notice. For complete details, terms and conditions visit [aplfcu.org](http://aplfcu.org).



## CU Scoop

### Upcoming Events

#### ANNUAL MEETING

**Wednesday, March 8th**

The Credit Union's Annual Meeting will be held at the Main Office on Wednesday, March 8, 2017, 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 our main office, 443-778-5252.

#### SPRING FOOD DRIVE

**Wednesday, March 15th - Saturday, April 15th**

APL FCU will be sponsoring a Spring Food Drive on behalf of Elizabeth House in Laurel. We will be collecting canned and dry goods at all three branches. Elizabeth House supports needy families throughout the greater Laurel area. They receive plenty of food donations during the holiday season, but supplies often run low during the spring when donations decrease. This food drive will ensure that Elizabeth House can support families in need during these months.



#### COMMUNITY SHRED DAY

**Saturday, April 29th - Weather Permitting**

Our next free community Shred Day will be Saturday, April 29th from 9:00 to 11:45 a.m. at the Columbia Branch located on McGaw Road. Please limit shredding materials to two boxes each weighing less than 100 pounds. No media/electronic shredding available at this event. Please visit our site on the day of the event if the weather is questionable.

