

# INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

2<sup>nd</sup> Quarter 2017

**ONE RATE**  
**1.99%**  
APR  
**WE PROMISE**



New ~ Used ~ Refinanced  
Any Model Year ~ Any Term up to 7 Years  
One Rate for All Approved Applicants

## Saving Money on Your Next Car

If you are in the market for a new or used vehicle, make sure you are completely satisfied with the deal you get. This includes a great loan rate from APL FCU. Our "One Rate" auto loan is still just 1.99%, which is good for new, used or refinanced vehicles, for any term up to 7 years with no model year restrictions. You can even roll in the cost of taxes, tags, and an extended warranty into the loan.

In addition to APL FCU's great auto loan rate, here are several tips and resources at [aplfcu.org](http://aplfcu.org) to make sure you are completely satisfied with your auto purchase:



 APL  
Federal  
Credit Union  
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 [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 2/28/2017)

Assets - \$427 Million  
Savings - \$379 Million  
Loans - \$211 Million  
Members - 20,448

### 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



## Caution! Credit & Debit Card Fraud Pitfalls

In late 2015 we began the process of replacing all of the Credit Union's magnetic stripe only credit and debit cards with more secure EMV chip cards. The reissue, which we completed in early 2016, has greatly reduced APL FCU's fraud losses. In fact, the Credit Union had a lower amount of plastic fraud loss in 2016 than in any of the previous 14 years.

Even though fraud losses have dropped dramatically, we haven't completely eliminated all fraudulent activity, resulting in a small number of members experiencing fraudulent transactions on their accounts. A few of these members have wondered how fraud can occur when they are using a chip card. The problem isn't with the chip card - it's with a few loopholes in the system that fraudsters are exploiting to commit fraud:



**Non-chip Terminals** - Some merchants have yet to adopt chip reading terminals, requiring you to still swipe your card. If the merchant's system has been compromised, fraudsters can steal your card information and use it at other non-chip terminals.

**Gas Pumps** - Gas stations are not yet required to have chip-reading gas pumps. These pumps are easy to break into, and hard to monitor from inside the store, which allow fraudsters to install a device to steal card numbers (and PINs for anyone that selects debit when purchasing gas).

**ATMs** - fraudsters can place a "skimmer" on these machines, which collect card numbers and PINs of anyone who uses the ATM while the skimmer is attached.

**Online Purchases** - if you purchase an item from a fake website or one that has been hacked, fraudsters can steal your card information when you complete the "purchase."

## What Should I Do?

Although chip cards are having a big impact on reducing fraud, members should still be diligent when making purchases. There are a few precautions you can take to help combat fraud:

**Visa Purchase Alerts** - Sign up for this free service to receive near real-time alerts by text and/or email for transactions on your cards.

**Visa Checkout** - This free service allows you to make online purchases at participating retailers without entering your card information.

**ATMs** - If you notice any odd attachments over the card insertion slot on an ATM, don't use it. If possible, use ATMs with which you are familiar.

**Gas Pumps** - Select credit instead of debit when you purchase gas so you don't have to enter your PIN. If possible, use a pump close to the front of the store, where it is harder for fraudsters to place a skimming device without being noticed.

If you do notice fraudulent or suspicious activity on your account, please notify the credit union immediately. For more information about fraud prevention, or to sign up for free Visa Purchase Alerts or Visa Checkout, visit [aplfcu.org](http://aplfcu.org).



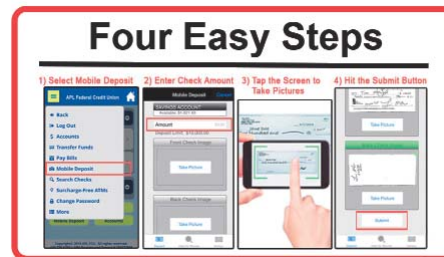
## Consumer Corner Picture This

If you are still mailing in your paper checks to the Credit Union, or stopping by one of our branches to deposit your checks or make a loan payment in person, then APL FCU's free Mobile Deposit service can save you both time and money.

Mobile Deposit is integrated within APL FCU's Mobile Banking app, which works on just about any smart phone or tablet. Just log into the app and tap the green Mobile Deposit button on the home screen (or select Mobile Deposit from the dropdown menu). This brings up a list of your accounts so you can choose where you want the check deposited. Then just enter the check amount, capture images of the front and back of the check with the easy-to-use interface, and submit the payment.

The same standard check holds apply as if you mailed the check, but in reality it is actually a shorter hold period. For a mailed check the hold doesn't start until the Credit Union receives the check from the post office and posts it to your account, which is at least a day or two after you mail it. And it may take you a day or two to fit a trip to the Credit Union into your busy schedule, whereas Mobile Deposit can be used 24/7.

For more information about Mobile Deposit, visit [aplfcu.org](http://aplfcu.org) or stop by Member Services at any APL FCU branch.



## CU Scoop What's Happening?

### 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 50 pounds. No media/electronic shredding will be available at this event. Please visit our site on the day of the event if the weather is questionable.



### ANNUAL REPORT

#### Another Record Setting Year

With another year of strong results now in the books, you can rest assured that APL FCU's staff and Board of Directors will work diligently to ensure continued success for the Credit Union. Download a copy of the 2016 Annual Report at [aplfcu.org](http://aplfcu.org) or stop by any branch to pick up a hardcopy.

