



## Share the Benefits APL FCU Membership

## Did You Know? eBranch Tip

## Member Corner ATM Card Changes

## CU Scoop What's Happening



With one of the best auto loan rates you will find anywhere, and the lowest fee structure of any full-service financial institution in the area\*, APL Federal Credit Union could help your friends, family, co-workers, or neighbors save hundreds of dollars each year.

Membership is open to anyone who lives, works, attends school, or regularly conducts business in Howard County. Family members of current APL FCU members are also eligible to join, even if they do not live or work in the county.

### WIN UP TO \$300 FOR REFERRALS

In addition to helping your friends and family save money by banking with APL FCU, you both could win money in our Member Referral Program. For every qualified referral, you and the person you refer will both be entered into our monthly drawing for two \$50 cash prizes. You will also receive an automatic entry into our quarterly drawing for a chance to win a \$250 cash prize.

For complete details about the Member Referral Program, click on the Member Referral link under the About Us tab at [aplfcu.org](http://aplfcu.org).

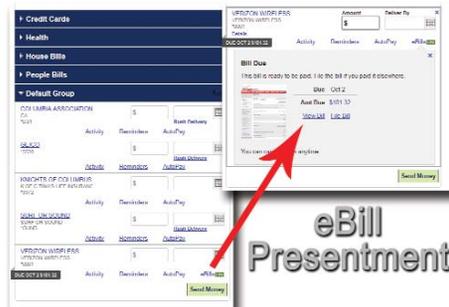
\*Fee data provided by Callahan & Associates, a leading provider of analytics to the Credit Union industry.

Earlier this year the Credit Union switched its Bill Pay platform to CheckFree, the world's largest Bill Pay service. One of the benefits of the move to CheckFree is the addition of several new features that were not available on our old Bill Pay platform, including eBill Presentment.

eBill Presentment gives you the option of receiving electronic copies of your bills, from hundreds of participating companies, delivered directly to your Bill Pay account each month. This includes popular payees such as BG&E, Verizon, AT&T, and State Farm.

The eBill contains all the information you would see in a paper bill. Not only does it serve as a friendly payment reminder, it can be especially helpful for bills where the amount due varies each month (such as BG&E).

To determine if any of your payees participate in eBills, just log into your Bill Pay account and look for the blue eBills icon in the lower right corner of the payee information box. Simply click on the link and complete the eBill agreement to begin receiving eBills for that payee.



In late 2015 and early 2016, we upgraded all non-chip APL FCU Visa credit and debit cards to chip cards. This switch to more secure chip cards has resulted in over a 75% decrease in the Credit Union's plastic fraud losses.

As more financial institutions and credit card companies transition to chip cards, fraudsters are focusing their efforts on the fewer and fewer non-chip cards still in use. Unfortunately, our ATM cards are not issued by Visa, which means we do not have the option of reissuing them as more secure chip cards. This leaves APL FCU exposed to significant fraud losses while these non-chip ATM cards are still active. Therefore, for security purposes, we have decided to discontinue our ATM card program.

Please note that the vast majority of APL FCU members have a Visa debit card, which doubles as their ATM card. This decision impacts just the members who have an ATM-only card.

Do you have  
one of these  
APL FCU  
ATM Cards?



If you are an ATM cardholder, we will be contacting you in the weeks ahead with more information about the discontinuation of our ATM card program. We will also make arrangements for upgrading your current ATM card to a more secure, chip-enabled Visa debit card (if you don't already have a debit chip card on your account). This debit card will serve as your new ATM card moving forward.

### Calling All Candidates

If you would like to be considered for a future volunteer role on the Board of Directors or other APL FCU Committee, please contact **Kylie Burk** at **443-778-5252** or **Kylie.Burk@aplfcu.org** for complete details.



### Spring Shred Day

If you have a personal shredder that just can't keep up with your shredding demands, APL FCU will be having our Annual Shred Day in the spring. More information will be posted on our website and in our monthly electronic newsletter, On the List. We look forward to seeing you in the spring during this event.

