

INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

1st Quarter 2019

HAPPY
Retirement

28 YEARS
— as President/CEO —

OVER 10,000 DAYS
TONS OF EXCITING PROJECTS
LOADS OF CHALLENGES TO SOLVE
LOTS OF MEETINGS
UNFORGETTABLE FRIENDSHIPS
EVERLASTING MEMORIES
1 HAPPY RETIREE

— Retires March 2019 —
JIM DEEGAN

A Farewell Message from Our President/CEO

In 2018 I notified the Credit Union's Board of Directors of my decision to retire effective March 31, 2019. There is never a perfect time for this type of transition, but after many months of personal reflection, I've decided now is the right time. As you might imagine, deciding to retire was not an easy decision. It's difficult to leave a credit union that you have nurtured for almost three decades. However, I recently turned 62, became a first-time grandparent, and decided it is time to move on to the next chapter of my life.

There are no words that can express how sincerely grateful I am for the honor and privilege to have served as APL FCU's President/CEO for the past 28 years. I look back with great pride at what we accomplished over those years and in the many ways we redefined our business.

During my tenure, APL FCU has grown from a single-location, single-sponsor institution with \$55 million in assets to a strong multi-branch community credit union with almost \$500 million in assets, with a membership base in excess of 22,000 members.

I am very proud to have played an integral part in the growth and success of our beloved Credit Union. It means a lot to me to know that I'll leave behind one of the most admired financial institutions in our region. It is my sincere hope that, during my years of service, the many people whose work drives the innovation at APL FCU have in some way improved the lives of our members in achieving their financial goals.

As far as my successor goes, the Board of Directors has engaged an executive search firm to lead a national search to ensure that it finds the best fit for the President/CEO position. Rest assured, our dedicated Board of Directors will play a very active role in the selection process.

In closing, I'd like to thank the Board, Staff and Members for making these past 28 years so enjoyable. It has been an incredible honor to be the President/CEO of your credit union. I sincerely believe that there are many great opportunities for APL FCU on the horizon, and I look forward to witnessing its continued growth and success.

James T. Deegan,
President/CEO




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 aplfcu.org

SURCHARGE-FREE ALLPOINT ATMs

to find locations:
- visit aplfcu.org
- use your mobile device
- use your GPS device
- call 800-976-4917

FINANCIAL HIGHLIGHTS

(as of 11/30/2018)

Assets - \$492 Million
Savings - \$439 Million
Loans - \$270 Million
Members - 22,348

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:
aplfcu.org

e-Mail:
MemberServices@aplfcu.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


National Credit Union Administration



Best Bank/ Credit Union

TurboTax® Discount and Sweepstakes

55,000+ Surcharge- Free ATMs

CU Scoop and Events



Thank you for taking the time to vote for us in Howard Magazine's "Best of Howard" poll. With your help, we were named the Best Bank/Credit Union in Howard County for 2018!

As a member-owned financial institution, everything we do is for the benefit of our members – not outside stockholders – and we hope that is apparent in our efforts.

Please keep spreading the word about APL FCU's great rates and low fees. APL FCU membership is open to everyone who lives, works, attends school or regularly conducts business in Howard County. Plus, your family members are also eligible to join, even if they don't live or work in the county.

APL Federal Credit Union: We're at Your Service, In Your Community.



The 2018 tax reforms have caused a lot of uncertainty this tax season. Some of the changes that could affect you are new tax rates, new personal and dependent exemptions, and limits to the amount of state, local and property taxes that can be deducted.

Use TurboTax to take the guesswork out of your 2018 tax returns. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. And as an APL FCU member, you can save up to \$15 on TurboTax products.

TurboTax Live

In addition to the discount on their Deluxe, Premier and Self-Employed product options, TurboTax will once again offer APL FCU members a discount on TurboTax Live this tax season. This assisted tax preparation service lets you take advantage of a nationwide virtual network of credentialed tax experts to help you with your return every step of the way.

\$25,000 Sweepstakes

On top of the discount on federal tax return products, you could win up to \$25,000 in TurboTax's Payday Sweepstakes. Simply start your return by February 14th using a valid email address and you will be automatically entered into the drawing. You could 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 Sweepstakes and refund guarantee, visit aplfcu.org and click on the TurboTax link under the Belong tab.

One of the benefits of your APL FCU membership is unlimited access to over 55,000 surcharge-free Allpoint ATMs located throughout the U.S., Canada, Mexico, Puerto Rico, the United Kingdom and Australia.

Surcharge-free Allpoint ATMs can be found at popular national retailers such as Walgreens, CVS, Target, Costco and Harris Teeter. They are also located at many gas station convenience stores.

To find surcharge-free ATMs near your home, work or travel destination, click on the ATM Locator link under the Bank tab at aplfcu.org. You may also use the convenient Allpoint ATM locator found right in our APL FCU Mobile App.

- ▶ Surcharge-free transactions
- ▶ 55,000 ATMs worldwide
- ▶ No sign-up fees
- ▶ Use your current card
- ▶ No forms to fill out
- ▶ Start using Allpoint today

ANNUAL MEETING

Wednesday, March 6th

the Credit Union's Annual Meeting will be held at the Main Office on Wednesday, March 6, 2019 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@aplfcu.org** for complete details.



COMMUNITY SHRED DAY

Saturday, May 11th - WEATHER PERMITTING

Save the date! APL FCU will hold a free community Shred Day from 9:00 to 11:45 a.m. at the Columbia Branch located on McGaw Road.



Members and non-members are invited to shred financial statements, receipts, invoices and other personal documents.

Please limit shredding materials to two boxes each weighing less than 100 pounds. Paperclips and staples are permitted, but three-ring binders, black binder clips and media/electronic items cannot go through the shredder.

PLEASE VISIT OUR SITE ON THE DAY OF THE EVENT IF THE WEATHER IS QUESTIONABLE.