

INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

4th Quarter 2019

NEW PLATFORM October 29th



New eBranch and Mobile Banking Launch

In 2017 we received notification that our online banking platform would be phased out within 2-3 years. At that time we researched our options and chose a new platform, which we expected to launch in late 2018. After several delays beyond our control, we are happy to report that the conversion project is almost complete, with a scheduled go-live date of **Tuesday, October 29th**.

New Platform, New Features

Once we launch the new platform in late October, our eBranch users will notice several new features and enhancements. We know change can sometimes be difficult, but we are confident that our members will embrace the new platform once they become familiar with the layout and features. Some of the enhancements include:

- ➔ **Mobile App:** completely redesigned with added functionality.
- ➔ **Unlinked Transfers:** this feature allows members to transfer money to other APL FCU member accounts without the hassle of filling out cross-member transfer forms.
- ➔ **Faster External Account Verification:** accounts from almost 800 financial institutions can be verified almost instantaneously, eliminating the need for the cumbersome penny transaction verification process when enrolling external financial institution accounts.
- ➔ **Expanded eStatement Archiving:** members with eStatements will have access to up to 24 months of archived statements.
- ➔ **Mobile Payment Services:** the new platform will allow us to offer Zelle, Apple Pay and Google Pay starting in the spring of 2020.

Preparing for the Conversion

To help make the 10/29 conversion as seamless as possible for our members, we have created a special reference section on our website. It contains detailed information about the new platform and the conversion process. Visit aplfcu.org/conversion for full conversion details.



From David's Desk



It's been a hectic, but very productive, year for the Credit Union. In addition to record-setting loan and membership growth, we have been working diligently on the large-scale project to convert to a new online and mobile banking platform. We are excited about the upcoming launch of the new platform, and equally excited to be adding Zelle, Apple Pay and Google Pay in the spring.

In September we sent a member survey to a representative sample of our membership. I want to thank everyone who completed the survey. Your responses will help us improve the overall member experience, while providing feedback on which new products and services we should consider.

- David Woodruff, President/CEO



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 08/31/2019)

Assets - \$478 Million
Savings - \$421 Million
Loans - \$318 Million
Members - 24,305

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



Conversion Considerations



Some eBranch services will not be available for a short period of time during the upcoming conversion. We expect this blackout period to last from about 2 a.m. on 10/28 until the new platform goes live around 9 a.m. on 10/29.

Bill Pay

All payees, payment info, scheduled payments, etc. will transfer over to the new platform. You will not be able to access Bill Pay during the blackout period, but any payments scheduled will still process normally. The Bill Pay Center will look and operate exactly the same as it did on the former eBranch platform.

Mobile App

An upgraded app with fingerprint and facial recognition will be available shortly after conversion. The upgrade will replace our old app with the new one (so you won't have to delete the app and then reinstall it).



Scheduled/Recurring Transfers

Any transfers scheduled for 10/28 will process on 10/29 once the conversion is complete.

Please visit aplfcu.org/conversion to keep up to date on this conversion process.

Exciting New Services Coming Soon: Zelle, Apple Pay & Google Pay

We are pleased to announce the upcoming addition of several new mobile payment services: Zelle, Apple Pay and Google Pay. Once we complete the launch of our new online and mobile banking platform in late October, we will start the process of adding these new mobile payment services for our members. These projects will take a few months to complete, which will allow us to introduce these services in the spring of 2020.

Zelle

This person-to-person (P2P) payment service allows members to transfer money to, or receive money from, other registered Zelle users almost instantaneously. With more than 400 participating financial institutions, Zelle reaches about 95 million potential users in the U.S.

We are integrating Zelle directly into our new desktop eBranch and our new mobile app, which will allow you to log into your account and send money in near real-time to friends and family members who use Zelle.

Apple Pay & Google Pay

These Mobile Wallets will allow members to use their APL FCU debit or credit card information to make purchases with a smart phone. Between Apple Pay (Apple devices) and Google Pay (Android devices) the two wallets will accommodate the vast majority of devices.

Samsung Pay

At this time we have decided not to offer Samsung Pay. This wallet uses different technology than Apple Pay and Google Pay, which is not compatible with the security features of our chip-enabled debit and credit cards. Plus, our Android users who wish to use a Mobile Wallet will have access to Google Pay, which works with Samsung devices.



Quicken and Mint Users

Intuit will need to disconnect our current eBranch connection and establish a new connection once we are live on the new platform. This may take several days, but no data will be lost. Once Quicken is connected to the new site you will be able to download any transactions that occurred during the Quicken blackout period.



Intuit highly recommends that Quicken and Mint users perform a few tasks to prepare for the conversion. Please visit the conversion information section of our website at aplfcu.org/conversion for step-by-step instructions (Windows and Mac) for Web-to-Web, Express-to-Express, Mint and Quickbooks Online users.

CU Scoop and Events



APL FCU will once again collect toys for the Toys for Tots Foundation during the holiday season. You can help bring joy to children in need by dropping off new, unwrapped toys at any of our branch locations starting Mon., November 18th.



The Credit Union will be closed on the following days:

Thur., Nov. 28th

Fri., Nov. 29th

Tues., Dec. 24th (close at 1pm)

Wed., Dec. 25th

Tues., Dec. 31st (close at 1pm)

Wed., Jan. 1st

Stay connected even when our branches are closed with eBranch, Mobile Banking and our ATM Locator.