

# It's Time to Sign Up for eStatements & Mobile Deposits

- Quicker Results
- Less Paper
- Greater Security



Over the past several months we have noticed a significant increase in postal delivery times in our area. As a result, items mailed from the Credit Union, like this statement and newsletter, are taking longer than usual. If you haven't signed up for eStatements, this is the best time to start this service to avoid delays. eStatements are available in eBranch within the first few days of each month and can be printed or downloaded to your personal archiving device.

Items mailed to the Credit Union are also taking extra time as well. If you are making a loan payment by mailing us a paper check from another financial institution, we strongly encourage you to use Mobile Deposit instead. Within our Mobile App, simply sign up for Mobile Deposit and then write yourself a check for the loan payment. You can then perform a Mobile Deposit straight to the loan account. In most instances, the pay-

ment will be applied to your loan within 1-2 business days. Streamline both of these processes and discover the benefit of paperless recordkeeping with electronic documents.

## Pay Off Your Debt Without Spending a Penny

### How much could you save transferring a credit card balance to APL FCU?

Use our savings calculator (link on our Balance Transfers page - [aplfcu.org/Balance-Transfers](http://aplfcu.org/Balance-Transfers)) to determine how much you could save. Depending on your balance and current rate, you could save thousands of dollars and decrease the time it takes to pay off the balance.

While many credit card issuers advertise a 0% balance transfer feature, they often charge a balance transfer fee, which typically runs 3% or more of the balance being transferred (**NO BALANCE TRANSFER FEE at APL FCU**). And the 0% offer is almost always an introductory rate, which converts to a much higher rate after the introductory period ends (**APL FCU's BALANCE TRANSFER RATE IS LOCKED IN AT 4.99% UNTIL THE TRANSFER BALANCE IS PAID OFF**). Plus, other card issuers often void the 0% rate if just one payment is late by just one day, or charge you back interest if the full transfer balance is not paid in full by the end of the introductory period.

### How do you transfer your credit card balance?

If you have an existing APL FCU Visa Credit Card (Classic or Rewards), simply log into eBranch and submit a secure Balance Transfer Authorization form located under the Member Forms tab. An APL FCU staff member will direct you on the next steps. If you don't have an APL FCU Visa Credit Card, you can apply online for a Classic or UChoose Rewards Visa Credit Card. Once approved, follow the steps above to transfer the balance.



The APR for the Balance Transfers for Life feature is shown as of 4/1/2021 and is subject to change without notice. Visit the Balance Transfers link under the Borrow tab at [aplfcu.org](http://aplfcu.org) for complete details.



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:

Please visit our Main  
Office or Columbia Branch

### 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](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 2/28/2021)

Assets - \$564 Million  
Savings - \$501 Million  
Loans - \$335 Million  
Members - 25,822

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

#### e-Mail:

[MemberServices@aplfcu.org](mailto: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



The Quarterly Newsletter for APL Federal Credit Union Members

2<sup>nd</sup> Quarter 2021



### eStatements

- ♦ Fast
- ♦ Secure
- ♦ Convenient



# From David's Desk



During the Credit Union's Staff Development Day conducted in February, we discussed empathy as a fundamental skill in developing our emotional intelligence. I have been thinking a lot about these concepts and I recognize that my own practice of empathy varies from day to day and even moment to moment depending on where my focus lies.

When I get carried away in my own tasks and objectives, I am not as sensitive to the needs and concerns of others and I am not as effective in working with them. When I am more conscious and curious about those with whom I am working, I find I am much more cooperative, better at problem solving, and a much better co-worker.

As your Credit Union staff, we all come to work with the shared mission of providing quality service and unsurpassed value to our members. As we strive to be better listeners and build our empathy skills, we hope to improve ourselves and our ability to serve you, our members.

David Woodruff,  
President/CEO



# A New Way to Move Money

APL FCU together with **zelle**

## Send Money with Zelle®



**SENDING MONEY TO PEOPLE YOU KNOW IS FAST, SAFE AND EASY.**

We partnered with Zelle so you can easily send money to friends, family and others you trust.<sup>1</sup> It's a fast, safe and easy way to send and receive money, split the cost of a bill or pay back your roommate for your share of the rent.

### FAST



Send and receive money typically in minutes<sup>2</sup>

### SAFE



Send money using only an email address or U.S. mobile phone number

### EASY



Just log in to your online or mobile bank account

## LOG IN TO GET STARTED



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1 In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled in Zelle.  
2 Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

# Protecting Older Americans



Financial exploitation is the most common type of abuse of older Americans, and the strategies that are employed are ever growing. Understanding the general strategies can prevent you or a loved one from falling victim.

### Solicitation of Money Transfers

Through emails and phone calls, there are multiple ways abusers will use requests for money transfers to try to get your financial information. Many tactics appeal to your emotions, such as pretending to be a grandchild that is in need of money or individuals or organizations desperately needing help. Whenever you are unexpectedly asked to transfer money, you should ignore the request. If you feel it might be a valid request from someone close to you, call that person to confirm the request before taking any action.

### Requests for Personally Identifiable Information (PII)

Red flags should go up in your head when someone asks you for PII, which is any data that could be used to identify you and access your financial information. You should never give out PII to someone you do not know and for purposes you do not understand. Examples of PII are your social security number, passport number, and bank account numbers. This information on its own, or combined with other information about you, such as an email address or full name, could lead to financial exploitation.

### Caregivers

As you get older, it is important to establish trust and expectations with your caregivers regarding your care and financial situation. However, this is not always possible, especially if you are cared for by someone you are not close with. Be sure to safeguard your financial information such as bank accounts, credit cards and passwords so that caregivers cannot readily access it without your permission.

Becoming aware of the types of strategies used for financial exploitation will help you be less likely to become a victim.



This article has been provided by CCCSMD (Consumer Credit Counseling Service of MD and DE, Inc.). To learn about statistics and specific instances of financial abuse of older Americans please visit: [cccsmd.org/about-protect-week](https://cccsmd.org/about-protect-week). If you feel you have been abused, help is available at the Justice Department's National Elder Fraud Hotline at (833) 372-8311 (833-FRAUD11).

# CU Scoop and Events

## 2020 ANNUAL REPORT

Despite the difficulties of operating through a pandemic, we experienced strong financial results and growth for the year. Total deposits increased by more than 16% as our members relied upon us to safeguard their savings during uncertain times. This helped grow our total assets from \$481 million at year-end 2019 to \$554 million at year-end 2020. We also booked \$109.2 million in member loans, the second highest total in our 67-year history. On behalf of APL Federal Credit Union's volunteers and staff, we thank you for choosing us for your financial needs. We wish each of you safer and brighter days in 2021 and beyond. Visit the Resources Tab at [aplfcu.org](https://aplfcu.org) to download a copy of our 2020 Annual Report.



## FOOD DRIVE - ENTIRE MONTH OF MAY

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 during the month of May. **Please check expiration dates prior to donation as we cannot accept expired items.**

## COMMUNITY SHRED DAY

Is your home shredder clogging every few minutes? Our next free community Shred Day and Food Drive will be held **Saturday, May 15<sup>th</sup> from 9:00 to 11:45 a.m.** at our **Columbia Branch** located on McGaw Road. Bring your Food Drive donations as well- **remember those expiration dates.** Please limit shredding materials to two boxes weighing less than 100 pounds each.



This event is weather permitting, so please visit [aplfcu.org](https://aplfcu.org) on the day of the event if the weather is questionable.