

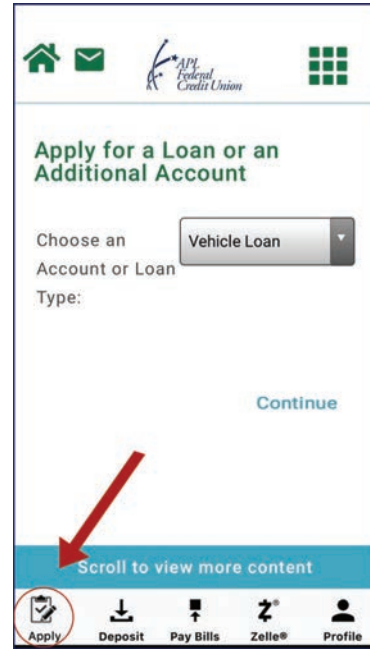
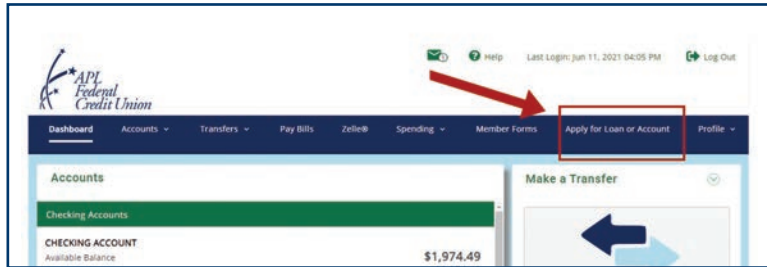
What's New?

eBranch and Mobile App Applications

In June we launched a brand new online loan application and account opening platform. It features streamlined forms that make it much easier for our members to apply for a loan or add an additional account or product to their membership (CDs, lines of credit, additional savings accounts, etc.).

The new applications are housed securely within eBranch and our Mobile Banking app. Just log into your account online or through the mobile app to begin.

Although our loan and membership applications are also available on our website, existing members are encouraged to log in and use the applications within eBranch and Mobile Banking, as it will use your membership information to pre-fill the form. Plus, in many cases you can sign the loan or account opening forms electronically, so you won't have to take additional time out of your busy schedule to visit a branch.



David's Desk



One of the key initiatives for the Credit Union this year is Staff Development. Our Board has set the direction for management that valuing, supporting and developing the skills of each person on our staff will create an environment in which we provide a better overall experience for our members.

To focus our efforts, we have formed a Staff Development Committee comprised of representatives from all levels and various departments of the Credit Union. This will help us, as an organization, create an environment of continuous learning and improvement.

The importance of this initiative requires that we commit time and resources to foster continued development of our individual employees. In this newsletter you will see information about the upcoming change to our Wednesday morning opening hours, which will allow us to dedicate that time fully to staff development.

It is my commitment and that of our leadership team that we will make conscientious use of this valuable time to grow and improve as an organization. I am confident you will see the benefit of these training and development hours in the service you receive from all of us moving forward.

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:

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

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 5/31/2021)

Assets - \$582 Million
Savings - \$518 Million
Loans - \$338 Million
Members - 26,238

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



The Quarterly Newsletter for APL Federal Credit Union Members

3rd Quarter 2021

Streamlined Applications



Renaming Accounts

In June we switched the names of our Vacation Accounts and Holiday Accounts to “Additional Savings.”

Vacation and Holiday accounts used to be a way for members to put money aside, which they could then withdraw each year to use for travel or holiday shopping. Today, most members open a Vacation or Holiday account to use as an additional savings account on their membership, so the new name better reflects that.

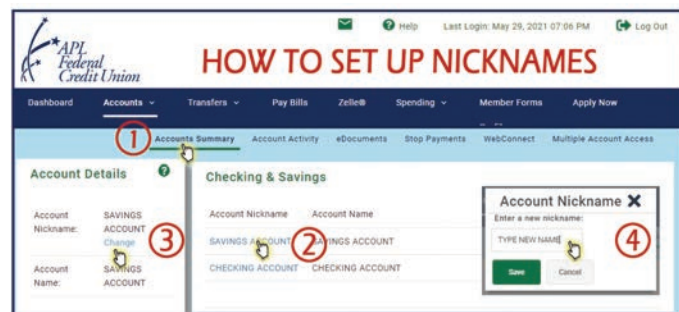
Member Statements

Previously, these accounts appeared on your statement as Holiday Account # 8 or Vacation Account # 9. They now appear as Additional Savings # 8 or Additional Savings # 9, depending on which account type you have. If you have both types of accounts on your membership, they will still have the # 8 and # 9 to differentiate between them.

Account Nicknames

Don't forget that you always have the option of creating nicknames for all of your accounts. Simply log into eBranch on a desktop and click on the Accounts Summary link under the Accounts tab. Then click on the account name you wish to change. This will bring up the Account Details box in the left column. Click on the Change link to create a new nickname.

Any nicknames you create on the desktop will be visible in eBranch and in Mobile Banking, although your statements will still show the standard name.



Rising College Students



Starting college is an exciting time for graduating students! Whether they are going to a local or out-of-state college, APL Federal Credit Union is here to meet all of your student's banking needs. We offer free checking accounts with no minimum balance requirements or maintenance fees, with Free access to Allpoint ATMs around the country.

Need to check a balance before making a purchase or review spending history? Our eBranch and mobile app are available 24/7!

Have a check to deposit? Mobile deposit makes it easy whether you are down the road or across the country with 3 easy steps; snap, tap, deposit.

Need to send money fast? Zelle is a great tool for sending your student funds or for them sending to their friends, instantly.

Having credit is a necessity in this day and age and APL FCU has options! Upon approval, students can establish a line of credit or use one of our Visa options that have no annual fees. **Our Secured Visa is a great way to begin as it requires no credit check or income requirements.** You choose the limit based on your savings pledge, all while benefiting from APL FCU's low Visa interest rates.

Linking a Visa to Apple Pay or Google Pay saves time and adds convenience for students on the go.

As your student makes this big leap, you can have peace of mind knowing that APL FCU is with them along the way. Visit our **College Accounts** section on our website for full details.

Financial Planning Resources

Baltimore-Washington Financial Advisors (BWFA) is proud to offer several webinars each week on a variety of financial topics as well as lifestyle and wellness topics. Live webinars are complimentary and easily accessed through Zoom. Here is a list of a few of the many webinars coming up in July - full details can be found at bwfa.com/schedule.

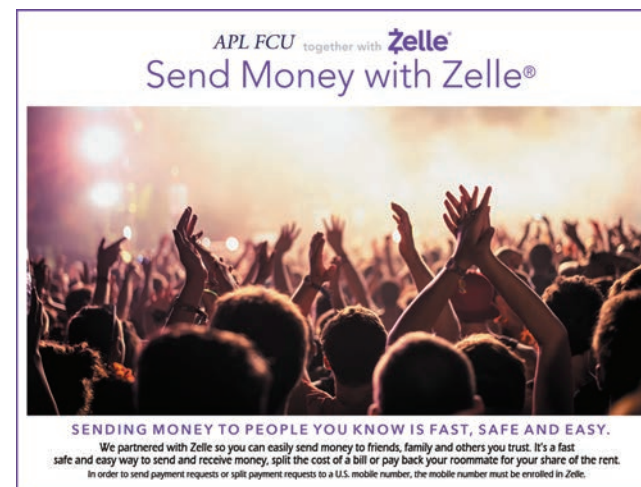
- Top 10 Mistakes Retirees Make
- Planning for Social Security
- Estate Planning
- Roth vs. Traditional IRA

If you are unable to make one of their live webinars, you can check out their extensive webinar library on their website.

BWFA also has topic focused podcasts that are cataloged and available for playback anytime. They cover everything from finance, investments and taxes, to wellness, health and mindfulness. You can even submit your questions for future Podcast episodes.



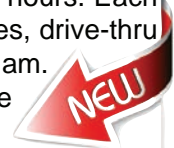
APL FCU has a long-standing relationship with Baltimore-Washington Financial Advisors. BWFA is a nationally-recognized, local firm that's been providing objective advice since 1986. They offer retirement and estate planning, investment management and tax services.



New Operating Hours Wed., Aug. 4th

NEW OPERATING HOURS

Effective Wednesday, August 4th, we will be making a slight change to our normal operating hours. Each Wednesday from 8/4 onward, our lobbies, drive-thru lanes and Call Center will open at 9:30 am. This will allow us to have dedicated time each week for staff development.



New Hours Effective Wednesday, August 4th:

LOBBY HOURS

MON – TUES	8:30 AM – 4:30 PM
WED	9:30 AM – 4:30 PM
THUR – FRI	8:30 AM – 4:30 PM
SAT	9:00 AM – NOON

DRIVE-THRU HOURS

MON – TUES	8:00 AM – 6:00 PM
WED	9:30 AM – 6:00 PM
THUR – FRI	8:00 AM – 6:00 PM
SAT	9:00 AM – NOON

Wednesday mornings are the slowest time of the week for the Credit Union, so this change should have minimal impact on our members. Our goal is to make good use of this time to improve each staff member's knowledge and proficiency, while greatly improving our overall member service.

THANK YOU FOR YOUR GENEROSITY

Thank you for helping us collect nearly a half-ton of food at our Annual Food Drive. The Elizabeth House was delighted to receive our delivery. We couldn't have done it without your help and we are grateful for your participation.

