

# Banking with a Purpose

As a not-for-profit cooperative, APL FCU's primary mission is to improve lives within our community. We accomplish this in two ways: (1) By assisting our members directly, and (2) By providing support to local charitable organizations on behalf of our members.

## Member Support

One of the primary ways for us to give back to our members is by maintaining the lowest fee structure in the area. 2021 was no exception, as we finished the year with the lowest fees/average assets ratio and lowest fees paid per member total of any full-service financial institution in the area\*.

We also give back to members by providing some of the lowest loan rates you will find anywhere. This past year several thousand members took advantage of our 1.99% "One Rate" auto loan, our low-rate credit cards featuring 4.99% Balance Transfers for Life, and our historically low mortgage and home equity rates.

We also continued to provide COVID relief to assist members impacted by the ongoing pandemic.

## Community Support

In addition to the direct benefits we provide to our 27,000+ members, APL FCU's staff and Board of Directors are focused on making a difference within our community. This has taken on even greater importance with so many individuals and families affected by COVID-19.

Over the past year we have assisted numerous charitable organizations that help improve lives in Howard County and the surrounding areas. This includes the Howard Hospital Foundation, Grassroots Crisis Intervention Center, The Community Action Council/Howard

County Food Bank, Blossoms of Hope, Neighbor Ride, The Howard County Autism Society, Rebuilding Together Howard County, Cedar Lane School, Elizabeth House, and many more.

On behalf of the APL FCU's Board of Directors and staff, we want to thank you for being a part of the Credit Union. When you use APL FCU's products and services, you are helping to generate the funds used to support the organizations making a difference in our community.

*You are not just banking; you are banking with a purpose.*

\*Based on a comparison of fees/average assets and fees paid per member by Callahan Inc., a leading provider of data and analytics for the credit union industry.



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., Tue., Thu. & Fri.  
8:30 am to 4:30 pm  
Wed., 9:30 am - 4:30 pm  
Saturday  
9:00 am to Noon

## Drive-Thru Hours:

Mon., Tue., Thu. & Fri.  
8:00 am to 6:00 pm  
Wed., 9:30 am - 6:00 pm  
Saturday  
9:00 am to Noon

## COLUMBIA BRANCH

8870 McGaw Road  
Columbia, MD 21045  
443-778-5250  
Fax: 410-309-3522

## Lobby & Drive-Thru Hours:

Same as Main Office

## APL CAMPUS BRANCH

11100 Johns Hopkins Road  
Laurel, MD 20723  
443-778-5250  
Fax: 240-228-3060

## Weekday Lobby Hours:

Same as Main Office and  
Columbia Branch

## CALL CENTER:

Use Main Office Numbers  
Mon., Tue., Thu. & Fri.  
8:30 am to 4:30 pm  
Wed., 9:30 am - 4:30 pm  
Saturday  
9:00 am to Noon

## 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 11/30/2021)

Assets - \$606 Million  
Savings - \$542 Million  
Loans - \$357 Million  
Members - 27,094

## CURRENT RATES

Visit [aplfcu.org](http://aplfcu.org)

## 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



# INSIGHT

The Quarterly Newsletter for APL Federal Credit Union Members

1<sup>st</sup> Quarter 2022

## You're Banking With a Purpose



# David's Desk



"It's a Wonderful Life" is one of my favorite movies. I watch it near the end of every year. The basic concept is that after George Bailey hits a low point in his life, he laments that he wishes he had never been born. His guardian angel, Clarence, gives him the opportunity to experience what his life would have been like without him.

More accurately, he sees what the lives of the people around him and the "Bailey Bros. Building and Loan" would have been like if he had never been born. It rejuvenates my spirit and reminds me to consider my own impact as well as the impact of our Credit Union.

As we begin the new year of 2022, I am energized and excited about the ways that our Credit Union can continue to improve the lives of our members and staff, while making a positive impact in our Howard County community. We are focused on offering high-quality, value-priced, easily accessible financial products and services.

As a not-for-profit cooperative financial institution – established to serve the needs of our member-owners and governed by volunteers representing our membership – we are in an ideal position to remain true to our mission to improve lives.

During our All-staff meetings we read the stories from members who write to us about their great experiences with our staff delivering on this purpose-driven mission. Your feedback matters and helps us stay focused on doing the right things for the right reasons.

I hope this New Year brings many "wonderful life" experiences for us all.

David Woodruff, President/CEO

# Exporting Account Transactions

Life can get busy but keeping up to date with your finances is easy. You can export your financial data for the week, the month or for the whole six months of available history. Exporting data allows you to track and organize transactional data and customize it to your needs.

## Four Quick Steps to Export Account Data:

- 1) Log into eBranch
- 2) Under the Accounts link, select Account Activity
- 3) Select the account you would like the data for from the Account History drop down box
- 4) Click the Spreadsheet link to export the data

If you like watching tutorials better, we created a video tutorial of this process on our YouTube channel. Just search **APLFCU** while on YouTube.



**TRANSFER**  
*That Holiday Balance!*

4843 1234 5678 0000  
09/24  
APL FCU MEMBER VISA

**4.99%**  
FIXED RATE ON BALANCE TRANSFERS FOR THE LIFE OF THE BALANCE

**6.99%**  
VARIABLE RATE LOW RATE ON ALL NEW PURCHASES MADE ON APL FCU CARD

**NO** < TRANSFER FEES < ANNUAL FEES < TRANSACTION FEES < CASH ADVANCE FEES

The annual percentage rates (APR) are shown as of 1/1/2022 and are subject to change. Please visit [aplfcu.org](http://aplfcu.org) for complete details, terms and conditions.

# Savings this Tax Season

Get the tax help you need and special member savings with TurboTax and H&R Block.

**TurboTax** - File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax. Scan the code to the right and save today!

**H&R Block** – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. Scan the code above to get your H&R Block coupon today!

what **turbotax** H&R **BLOCK**

**TAX SOLUTIONS AND SAVINGS FOR MEMBERS**

SCAN THE QR CODE TO VIEW SAVINGS  
TaxServices.LoveMyCreditUnion.org

LOVE YOUR CREDIT UNION

**UPCOMING closures**

**Martin Luther King, Jr Day**  
Mon., Jan. 17<sup>th</sup>

**Presidents' Day**  
Mon., Feb. 21<sup>st</sup>

Stay connected even when our branches are closed with eBranch, Mobile Banking, Telephone Banking and our ATM Locator. Stay tuned to our website for any weather delays or closures.

# Credit Union Scoop

## THANK YOU FOR YOUR DONATIONS

Our 2021 Toys for Tots fundraiser collected \$1,100 and completely filled two SUVs full of toys. APL FCU is incredibly blessed to have such great members. Thank you for taking the time to generously donate to this cause.



## CREDIT UNION ANNUAL MEETING

The Credit Union's Annual Meeting will be held at the Main Office on **Wednesday, March 2, 2022** 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 Ashley Williams at [Ashley.Williams@aplfcu.org](mailto:Ashley.Williams@aplfcu.org) or 443.778.5252 or for complete details.

## YOU MADE US #1 AGAIN!



With your helpful votes, we were named Best Bank/Credit Union in Howard Magazine's "Best of Howard County" poll - for the 4th straight year! Please spread the word about our membership eligibility to

those you know. APL FCU is open to anyone who lives, works, attends school or regularly conducts business in the county. Family members of an APL FCU member are also eligible to join, even if they don't live or work in Howard County.

## SAVE THE DATE; NOTE LOCATION CHANGE

Our Annual Spring Shred Day and Food Drive will be held on **Saturday, May 21<sup>st</sup>** from 9 to 11:45 am. The event will now take place in the **lower Applied Physics Lab parking lot beside our Main Office Branch.**

