



Hello,

**Welcome to your opportunity to join APGFCU!** Your organization has invited us to provide you with the many benefits available with a **FREE** APG Federal Credit Union membership. We offer an array of unique financial products and services designed to make your life easier. We also provide free financial education and counseling, competitive rates and a focus on our members. We are ready to help you achieve, prosper and grow.

In addition to all the benefits your credit union membership will provide, we have included a special incentive available to NEW MEMBERS who join during your open enrollment period.

- A \$200 bonus for signing up for a New Member Checking Account provided it meet certain qualifications. A flyer with details and disclosures for account opening is included in your packet.

To make joining easier for you, we have provided several options to complete and submit your membership application; please select the one the works best for you:

- **Online:** [www.apgfcu.com](http://www.apgfcu.com) – Click on the “Join APGFCU” button.
- **In Person:** Schedule an appointment at any of our 15 local branches.
- **Contact me directly** to schedule a virtual meeting or phone appointment to complete your application at [www.apgfcu.com/VirtualAppt](http://www.apgfcu.com/VirtualAppt)

While I am unable to meet with you in person at this time due to the pandemic, please know **we’re here for U!**

Kindest regards,

*Monica Worrell*

Monica Worrell  
Business Development Director – Harford County

*APGFCU is a member-owned credit union, committed to building strong families for a stronger community with 15 locations in Harford and Cecil counties. Membership is free and open to everyone who lives, works, worships or attends school in Harford or Cecil County.*



## Helpful tips for completing your application.

### Online

- If possible, it is recommended to complete this application from a computer desktop, rather than a mobile device or iPad.
- When you are prompted to identify “How you heard about us?” **Select Workplace or Community Event from the drop-down menu.** Failure to complete this step could invalidate any of the special offers provided.
- Make sure you have your driver’s license number and Social Security number available when you begin the application.

### In person

- Make sure you bring your current government-issued ID with you to your appointment.
- If the address on your current government-issued ID is not accurate, you will also need to produce a change of address card.
- Filling out the application provided in your packet prior to your appointment is helpful, but not necessary.

### After-hours secured drop box

- In a sealed envelope, include your completed application, a **COPY** of your government-issued ID and change of address card (if applicable)
- **MAKE SURE YOU SIGN YOUR APPLICATION**

### Virtual Appointment

- Go to [www.apgfcu.com/VirtualAppt](http://www.apgfcu.com/VirtualAppt) to schedule an appointment to open a membership account or call me directly at 443.613.3530
- Plan for 30 minutes of time to complete the appointment.
- Have your government-issued ID and Social Security number available.

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