

Join Us.

We are members of the same community.

Become an APGFCU® member now and you could be eligible for a **\$200 bonus!**¹



New members: Get \$200 when you:

- Open a new membership savings account plus a new checking¹ account by ____/____/2023
- Set up a qualifying monthly direct deposit to checking² of at least \$200
- Maintain the savings account and the checking account for at least 90 days

See below for offer details.

Federally insured by NCUA

¹Offer is for new members only. Memberships established by the date written on this coupon may qualify for a \$200 cash bonus if the following qualifications are met: (1) open a new APGFCU savings account plus a new personal checking account during the promotional period and, (2) within 90 days of opening the checking account ("Qualification Period"), receive into the checking account a qualifying reoccurring direct deposit totaling at least \$200. Offer cannot be combined with any other offers and does not apply to second or multiple checking accounts. If you meet all the terms of this offer, the bonus will be credited to your checking account on the 1st business day following the end of the 90-day Qualification Period. Limit one bonus per member. Fees may apply for early closure of checking account. Offer may be extended, modified or discontinued at any time without prior notice at the credit union's discretion. Any applicable taxes are the responsibility of the recipient. Custodial and other fiduciary accounts are not eligible for this offer. Checking account must remain open for a minimum of 90 days and all accounts associated with the membership must be in good standing (see "All About Your Accounts" agreement) to receive the bonus. Annual Percentage Yields (APYs) are accurate as of last dividend declaration date. Rates may change after account opening. Fees may reduce earnings on accounts. APY for a share savings account is 0.25% APY. For High Yield Checking: If your account meets the criteria, you will earn 3.25% APY on balances up to \$10,000 and 0.20% APY on balances of \$10,000.01 and higher. Balances on accounts that fail to meet the account requirements for a given month will earn 0.05% APY. No monthly maintenance fees or penalties. To earn the higher rate, you must, (1) opt out of paper statements from APGFCU, and (2) have an ongoing qualifying direct deposit of at least \$200 per month into your High Yield Checking account, and (3) complete a minimum of 15 qualifying Point-Of-Sale (POS) purchase transactions per month using an APGFCU Visa® Debit Card linked to the High Yield Checking Account. For Member Protect Checking: Accounts with average daily balances of \$0 - \$10,000 will earn an APY of 0.05%, accounts with average daily balances of \$10,000.01 - \$20,000 will earn an APY of 0.15%, and accounts with average daily balances of \$20,000.01+ will earn an APY of 0.25%. The account has a \$6.00 monthly fee. This fee is waived if you, (1) opt out of paper statements from APGFCU, and (2) have an ongoing qualifying direct deposit of at least \$200 per month into your Member Protect Checking account, and (3) complete a minimum of 20 qualifying Point-Of-Sale (POS) purchase transactions per month using an APGFCU Visa Debit Card linked to the Member Protect Checking Account. No minimum balance requirements or minimum to open for checking accounts. Minimum balance to open and maintain a savings account and receive the bonus is \$5. High Yield and Member Protect Checking accounts are limited to one account each per member (per membership).

²A qualifying Direct Deposit is an electronic credit of your salary, pension, Social Security or other regular monthly income deposited to your account by your employer, a government agency, or a third party for whom you perform work on a regular basis. Transactions that do not qualify as a Direct Deposit include, but are not limited to, transfers from one account to another, deposits from an internet payment service and deposits made at an ATM.

Membership eligibility applies. Other restrictions may apply.

Join today!

See reverse for instructions.

410-272-4000 | apgfcu.com/Join



I have read and I accept the terms and conditions of the \$200 Checking Offer.

Signature: _____ Date: _____

BD-AP-FY-010623

INTERNAL USE - EVENT NAME AND DATE		MEMBER NUMBER
PRINT MSR NAME	BRANCH	DATE

How to Apply:

Online

- Visit apgfcu.com/Join from a desktop computer.
- When you are prompted to identify “How did you hear 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 current government-issued ID and Social Security Number available when you begin the application.

In-person

- Visit apgfcu.com/Appointment to schedule a branch appointment.
- Make sure you bring your current government-issued ID with you. If the address on your current government-issued ID is not accurate, you will also need to produce a change of address card.
- Be sure to bring any special offer coupons with you. Failure to complete this step could invalidate any of the special offers provided.

After-hours Secured Dropbox

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

Virtual appointment

- Visit apgfcu.com/VirtualAppt.
- Plan for 30 minutes to complete the appointment.
- Have your government-issued ID and Social Security number available.

