

Advanced Financial Today



GETTING TO KNOW ADVANCED FINANCIAL

John Bekiet

You probably recognize me from your visits to the credit union offices or sign up tables. I am part of the Marketing department team we understand the challenging time for all of us and I would like to let you know that your credit union is here for you. Our main goal at Advanced Financial is to provide the best possible service at the lowest possible cost to you, our member. One of our best products is our free checking account. Stop paying those high checking account fees. Switch to our free checking account and enjoy: VISA® check card, no minimum balance, no monthly fee, free online banking, free bill payer and overdraft protection.

We also offer most of the banking services with the lowest cost possible. Next time you see me on a sign up table or in the branch, ask me how to get the best usage of our services. I will be more than happy to provide you with all the needed information for you financial needs.

Why Pay Fees when our Checking is FREE?

Tired of paying those high checking account fees? Put a stop to the fees by switching your checking account to Advanced Financial FCU! With our FREE checking accounts, you'll enjoy countless savings and benefits, including:

- Visa® Check Card
- No minimum balance
- No monthly fee
- Free bill payer
- Free online banking
- Free 150 checks
- Overdraft protection

Best of all, switching your checking account to Advanced Financial FCU is easy! Just give us a call at 1-800-273-5626 for more details. Our routing number is 221276817.

Switch and Win

We have great news! When you switch your auto loan from another financial institution to Advanced Financial FCU, we'll credit \$50 to your savings account! Plus, by taking advantage of an Advanced Financial auto loan, you'll have access to our amazing low rates starting at just 3.00% APR.* But you must act now, because this special offer is for a limited time only!

*APR=Annual Percentage Rate. This offer is good from January 1st until March 31st. The loan has to be switched from another financial institution and remain in good standing until paid off. Call 1-800-237-5626 ext. 2118-2148-2181 for more details.

New Year
CELEBRATION
Used Auto Sales Event

THE PERFECT
WITH EVERY PURCHASE
USED CAR PACKAGE*

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.†
- 109-POINT VEHICLE INSPECTION
- 12-MONTH ROADSIDE ASSISTANCE.‡
- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT.‡

And, Get Rates As Low As **2.50% APR***
Upon used vehicle purchase from Enterprise Car Sales.

January 2 – 31, 2012

Call 908.771.0300 x 2148 to get pre-approved by Advanced Financial FCU.

Visit us at Enterprise Car Sales

Clifton	1316 Main Ave.	973 772-0150
Iselin	449 State Hwy. 27	732 404-1223
Wayne	1546 Rte. 23 North	973 686-9565

*APR=Annual Percentage Rate. Rates as low as 2.50% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Advanced Financial Federal Credit Union members. Not all buyers will qualify. Actual rates may vary based on creditworthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 1/2/12 - 1/31/12. This offer cannot be combined with any other offers. †Restrictions apply. For details, see an Enterprise Car Sales Manager. ‡Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "1" logo, Enterprise, and "Worry-free ownership" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales. CDS004-14/02/11/04

Preview our great selection of quality used vehicles at cuautodeals.com

Tax Preparation Services

Need a little help preparing your taxes this year? We can help! Simply drop off your 2011 tax information along with copies of the past two years' tax returns at any of our convenient offices. We offer very competitive fees, with services provided by Daniel Swift, CPA.

We have a new facebook page!

Like our page on

[facebook/AdvancedFinancialFederalCreditUnion](https://www.facebook.com/AdvancedFinancialFederalCreditUnion)



From the Board of Directors, CEO and Staff, we wish you and yours a healthy and prosperous New Year.

Identity Theft

Each year, millions of American consumers have their identities stolen by criminals who use an individual's identifying information to commit financial fraud. To guard your information and prevent yourself from becoming a victim of identity theft, use the following safety precautions:



- Do not give out financial information such as checking account, credit card or Social Security numbers unless you know and trust the person to whom you're providing the information.
- Report lost or stolen checks immediately.
- Guard your ATM card, PIN and ATM receipts.
- Shred credit card offers or other papers containing your name, address or other identifying information.
- Keep birth certificates, account statements and other similar information in a secure area.
- Check your credit report regularly. By law, you are entitled to one FREE credit report every year from each of the major credit reporting bureaus.

UChoose Points

Are you earning rewards for your everyday purchases? You should be! It's easy: Just swipe your VISA® debit card, select CREDIT and SIGN your receipt. These simple steps will automatically earn you one reward point for every \$2 you spend on purchases. But first, you must register your card in order to start accumulating points! Visit our website at www.advfincfu.com for more details.



Uncover the Value in Your Home

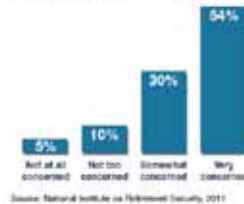
Equity in your home may be your biggest asset, so whether you are looking to make home improvements, buy a car or want to be prepared for unexpected expenses, Advanced Financial Federal Credit Union is here to help. We offer a variety of home equity products with terms from 5 years to 15 years fixed and a line of credit. So if you are concerned with the current mortgage, housing and credit trends, checking into a home equity loan is a great way to stay clear of any future soaring interest rates. With no closing costs and no prepayment penalties how can you go wrong. Give us a call at 1-800-237-5626 and ask to speak to a home equity specialist to see how we can get you in the right loan.



Using Living Benefits for Retirement Income

In a 2011 study by the National Institute on Retirement Security, 84% of respondents expressed concern that current economic conditions could affect their ability to retire comfortably, and 73% said stock market volatility makes it difficult to predict how much they could save by retirement.¹ Clearly, uneven market performance has increased anxiety about having an adequate retirement income.

ECONOMY SPURS RETIREMENT CONCERNS
Here's how Americans age 25 and older responded when they were asked: "How concerned are you about current economic conditions affecting your ability to achieve a secure retirement?"



NATIONWIDE
PLANNING ASSOCIATES, INC.
Member FINRA • SIPC

Pensions once offered a stable income for a large percentage of retirees, but this has changed dramatically. In 1975, almost nine out of 10 private sector workers had a traditional pension, compared with just one out of three in 2005.² Purchasing the guaranteed living benefits that are available with some variable annuities (for an extra cost) is a potential way to establish a predictable income stream. Some investors may find that the increased stability may be worth the cost of these guarantees.

Variable annuities are not guaranteed by the FDIC or any other government agency; they are not deposits of, nor are they guaranteed or endorsed by any bank or savings association.

**For more information on Variable Annuities, contact Craig Piper, Financial Advisor
Advanced Financial FCU at 1-800-237-5626 Ext. 2129**

Variable annuities are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the variable annuity contract and the underlying investment options, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

1-2) National Institute on Retirement Security, 2011

The information in this article is not intended as tax or legal advice, and it may not be relied on for the purpose of avoiding any federal tax penalties. You are encouraged to seek tax or legal advice from an independent professional advisor. The content is derived from sources believed to be accurate. Neither the information presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Emerald. © 2011 Emerald Connect, Inc.

Representatives are registered through, and securities are sold through Nationwide Planning Associates, Inc., Member FINRA/SIPC, located at 115 West Century Road, Suite 360, Paramus, NJ 07652. Investment advisory services are offered through NPA Asset Management, LLC. Insurance sold through licensed NPA Insurance Agency, LLC. Non-deposit investment products are not federally insured, involve investment risk, may lose value, and are not obligations of or guaranteed by the Broker/Dealer or Credit Union. Nationwide Planning Associates, Inc. is a registered Broker/Dealer. Representatives are NOT employees of the Credit Union.

Main Office

785 Central Avenue
New Providence, NJ 07974
908-771-0300
Fax: 908-771-9349
Monday – Wednesday
8:00 am – 4:00 pm
Thursday & Friday
8:00 am – 6:00 pm
Saturday 9:00 am – 12:00 pm

3 Penn Plaza East
Newark, NJ 07105
Monday – Friday
8:00 am – 4:00 pm

575 Raritan Road
Roselle, NJ 07203
Monday – Friday
9:00 am – 5:00 pm
Saturday 9:00 am – 1:00 pm

Branch Locations

2 South Avenue, West
Cranford, NJ 07016
Monday – Friday
8:00 am – 4:00 pm

1427 Wyckoff Road
Wall, NJ 07727
Monday – Friday
8:00 am – 4:00 pm

800-237-5626
www.advfincfu.com



Annual Meeting 2011

