

## CHECKING ACCOUNT

- Free checking account
- Free Bill Pay
- No minimum balance required
- Visa® Debit Card
- Free online banking
- Free first box of checks
- Overdraft protection

## DIRECT DEPOSIT

Save time and money while receiving your funds immediately through direct deposit without entering the credit union.

- Funds are credited immediately
- Send your entire paycheck or a portion of your paycheck to be credited directly to your AFFCU account
- Funds can be distributed to other accounts or loans at the credit union for your convenience
- Prevents check theft or loss and saves you time

## VISA DEBIT CARD



- Faster than writing a check and safer than cash
- Purchases are automatically debited from your checking account
- Card may also be used to withdraw money from an ATM
- All transactions are listed on your monthly statement
- Earn points every time you use your card as a credit card through uChoose Rewards® program

## VISA CREDIT CARD



Our Visa Credit Cards have a low Annual Percentage Rate (APR) on purchases and balance transfers. They also offer:

- No annual fee
- Fixed rates
- Cash advances available
- Use your Platinum Visa Credit Card to accumulate rewards points through uChoose Rewards program



## BRANCH LOCATIONS

ATM

### Main Office

#### 785 Central Avenue

New Providence, NJ 07974  
908-771-0300 | Fax: 908-771-9349

#### Hours:

Monday – Wednesday: 8:00 am – 4:00 pm

Thursday & Friday: 8:00 am – 6:00 pm

Saturday: 9:00 am – 12:00 pm

ATM

### Branch Locations

#### 575 Raritan Road

Roselle, NJ 07203

#### Hours:

Monday – Friday: 9:00 am – 5:00 pm

Saturday: 9:00 am – 1:00 pm

#### 1427 Wyckoff Road

Wall, NJ 07727

#### Hours:

Monday – Friday: 8:00 am – 4:00 pm

#### 3 Penn Plaza East

Newark, NJ 07105

#### Hours:

Monday – Friday: 8:00 am – 4:00 pm

#### 320 Park Avenue

Scotch Plains, NJ 07076

#### Hours:

Monday – Wednesday: 8:00 am – 4:00 pm

Thursday: 9:00 am – 6:00 pm

Friday: 8:00 am – 3:00 pm

**1-800-237-5626 • [www.advfinfcu.com](http://www.advfinfcu.com)**



**Advanced Financial**  
FEDERAL CREDIT UNION  
Banking. Only Better.™



# MEMBERSHIP

at Advanced Financial FCU



  
**Advanced Financial**  
FEDERAL CREDIT UNION  
Banking. Only Better.™

[www.advfinfcu.com](http://www.advfinfcu.com)

# MEMBERSHIP

at Advanced Financial FCU



## WHO IS ADVANCED FINANCIAL FCU?



[www.advfinfcu.com](http://www.advfinfcu.com)



Alan Feigenbaum  
AFFCU CEO

We are a non-profit financial cooperative dedicated to providing our members with the highest-quality financial products and services, as well as a superior level of customer service you just won't find in a commercial bank.

Unlike other financial institutions, your credit union "gives back" its earnings to you in the form of lower interest rates on loans, higher dividends on savings and low- or no-fee accounts.

Headquartered in New Providence, our membership eligibility is open to all those who live, work or worship in Union and Essex Counties. We have adopted the slogan "Banking, *Only Better*," because that sums up exactly what happens here at Advanced Financial FCU.

## TO JOIN AFFCU, YOU MUST PROVIDE:

A \$5 minimum deposit to open your AFFCU Share Savings Account. (This \$5 represents your share in the credit union and establishes you as a member.)

## WHY CHOOSE AFFCU?

- Member accounts are insured by the National Credit Union Administration (NCUA) up to an aggregate of \$250,000 on Share Savings Accounts. Individual Retirement Accounts (IRAs) are separately insured up to \$250,000.
- AFFCU is owned and operated by our members. Each credit union member has a voice in the credit union. One member – one vote.
- We offer highly competitive products and services.

## SAVINGS & INVESTMENT ACCOUNTS

Take advantage of our competitively priced savings and investment accounts. We offer a variety of products to fulfill your financial needs.

- **Share Savings Accounts** – Your Share Savings Account is the first account you open once you become a member with just \$5. Dividends are paid monthly.
- **Holiday Club and Vacation Club** – Take advantage of our Holiday and Vacation Accounts – an easy way to save for your needs.
- **Kids' Club** – It's about learning. Start saving today for their tomorrow.
- **IRA Accounts** – For long-term savings, we encourage you to set up an Individual Retirement Account (IRA). It's an excellent way to guarantee a worry-free retirement.
- **Share Certificates** – Competitive Annual Percentage Yield (APY). Certificates available in a variety of terms.

## ONLINE BANKING/BILL PAY

- Available 24 hours a day
- Safe and secure
- View balances, account history and loan information
- Free E-statements and Bill Pay
- Apply for automobile loans, signature loans or credit cards online
- Free account alerts



## LOAN SERVICES

Call us when you need to borrow money. Our loan specialists will help you choose the best solution for all your borrowing needs. All our loans have affordable rates and flexible repayment terms.

- New and Used Vehicle Loans
- Boat and RV Loans
- Share-Secured Loans
- Signature/Personal Loans (vacation, car repairs, special purchases, all needs)
- Home Equity Loans (fixed and variable rates)
- Mortgages
- Business Loans



## AUTOMATED PHONE SYSTEM

- Available 24 hours a day
- Get balances, check cleared checks and deposits, process transfers and more
- 1-800-237-5626

## PAYROLL DEDUCTION

- An easy way to distribute funds among your various AFFCU accounts
- You choose the amount to be deposited