

Advanced Financial Today

Celebrating
50 Years

GETTING TO KNOW ADVANCED FINANCIAL

Wanda Martinez

I have been a part-time employee at Advanced Financial Federal Credit Union for over six years. I work in the New Providence and Roselle branches. My primary goal has always been to provide



members with the most outstanding customer service and to address all their needs in a timely manner. What I love most about working at the credit union is the professional and personal relationships that I have built with the members. I enjoy informing members about all of our exciting new services available to them. For example, one of our newest services that I find exceptional is our debit card activation feature. Members can now activate, select or reset their PINs via phone! I believe that making things easier for our members makes them happier. I also recommend our mortgage department to any member or family member who is looking to buy a new house or refinance a current mortgage. Current rates are low, and now is a great time to take advantage of them. You can save a lot of money by choosing our mortgage department. Jeff Parella in our mortgage department is a great help. You can contact him anytime via email or stop by the New Providence office and meet him in person. I really love my job at the credit union and hope to see you soon.

Online Banking

In a time when it seems like you can do just about anything on the Internet, it seems only right to be able to get your banking done online. Let's look at the advantages of banking online versus going to a physical bank branch:

- Convenience**
 Sometimes there just isn't enough time in the day to complete everything you need to do. Convenience is the biggest advantage of online banking.
- No Lines**
 No one likes waiting in line for a bank teller. With online banking, there is no wait – leaving you with more time to get other things done.

- Availability**
 Easy access to your account lets you get information quickly, without visiting a branch or ATM.



To get started with online banking today, go to www.advfnfcu.com and sign up. It is easy, free and secure. If you need further assistance, please contact us at 1-800-237-5626. (Go green!)

Time to Finance or Refinance

No matter what kind of home loan you need, you'll find it at Advanced Financial! Whether you're looking to buy your first home or refinance your current mortgage, we have great rates and terms for you! Contact Jeff Parella today by calling 646-232-0627 or emailing jparella@advfnfcu.com.

Annual Meeting Reminder

Date: November 14, 2015
 Time: 10:00 am – 12:00 pm
 Place: Snuffy Pantagis
 Park and Mountain Avenue
 Scotch Plains, NJ 07076

Celebrating 50 Years in Business

This year, Advanced Financial Federal Credit Union is celebrating 50 years in business. On June 18, 2015, we hosted a customer appreciation and anniversary celebration at our main office at 785 Central Avenue, New Providence. Employees of Summit Medical Group, Summit Speech Therapy, LexisNexis® and many other companies joined our celebration. Many of our New Providence residents who are members joined our outdoor barbecue as well.

Advanced Financial has proudly served the community for 50 years, and we are looking forward to serving Union County for many more years. We are open to anyone who works or lives in Union County. Thanks to all who attended; we truly appreciate all of you, our valued members, for placing your trust in us for the past 50 years.



Holiday Closings

Thanksgiving Day, Nov. 26, 2015
 Day after Thanksgiving, Nov. 27, 2015
 Christmas Eve (Newark & Wall only), Dec. 24, 2015
 Christmas Day, December 25, 2015
 New Year's Day, Jan. 1, 2016

Sprint has the best family plan.

Switch to Sprint and get 4 lines with unlimited talk, text and 10GB of high-speed data to share – all while on the Sprint network – for less than \$100/mo. after we waive the access charge. It's the Sprint Family Share Pack.

Compare for yourself.

Sprint	Verizon	AT&T	T-Mobile
4 lines High-speed shared data	4 lines High-speed shared data	4 lines High-speed shared data w/follower	4 lines High-speed per line
10GB	10GB	10GB	1GB
\$90 /mo.	\$140 /mo.	\$160 /mo.	\$100 /mo.
Sprint Advantage	\$600 /yr. savings with Sprint	\$840 /yr. savings with Sprint	Get more than double the data with Sprint

All pricing and data allowances above are per month. Other monthly charges apply. Sprint price after waived access charge and SDP discount of 10% is applied to \$100 monthly data charge. T-Mobile Simple Choice customers are allowed up to 2G speeds after 1GB free. Competitor plans may be discountable. Other data price options available. Competitor plans include music, net text/data features, data carry over tethering and cloud options. See carrier websites for details.

Need more data? For just \$18 per month more, you can quadruple your data – that's 40GB to share! After SDP discount of 10% is applied to monthly data charge. Other monthly charges apply.**

Stuck with your carrier? Not anymore.

Sprint will pay off your old phone and contract so you can switch via American Express® Reward Card after you register online and turn in your current phone. It's that easy.

Activation fees waived for new customers. Limited time offer. \$36 value.



SPRINT DISCOUNT PROGRAM **10%**

Discount for members of **all Credit Unions**

Applies to select regularly priced Sprint monthly data service.



lovemycreditunion.org/sprint
877-728-3428

Visit a local Sprint Store: sprint.com/storelocator

Use this code for the Sprint Discount Program. Corporate ID: NACUC_ZZM

Verify your Credit Union membership with the Love My Credit Union

Rewards app available in the iTunes App Store and the Google Play Store.

Scan this QR Code to get the Love My Credit Union Rewards app for iPhone® or Android®.



**Monthly charges exclude taxes and Sprint Surcharges (incl. USF charge of up to 17.1% (varies quarterly), up to \$2.50 Admin, and 40¢ Reg./line/mo. and fees by area (approx. 5-20%). Surcharges are not taxes. See sprint.com/taxesandfees.

Credit approval req. Plan. Limited time offer. Includes unlimited domestic Long Distance calling and texting. Data allowance as specified. Third-party content/downloads are add'l charge. Int'l svcs are not included. Max of 4 phone/tablet/MBB lines. Data: Includes 10GB or 40GB of on-network shared data usage and 100MB off-network data usage. Add'l on-network data usage: 1.5¢/MB. Add'l off-network data can be added by opt-in only (for 25¢/MB for tablets/MBBs, Mobile Hotspot Usage pulls from your shared data and off-network allowances. High-Speed data is 3¢/4G. Access Charge Waiver: Limited time offer. Access charges waived for as long as customer remains on eligible 10GB/40GB plan. Usage Limitations: To improve data experience for the majority of users, throughput may be limited, varied or reduced on the network. Sprint may terminate service if off-network roaming usage in a month exceeds: (1) 800 min. or a majority of min.; or (2) 100MB or a majority of KB. Prohibited network use rules apply—see sprint.com/termsandconditions. Contract Buy Out Offer: Amount based on ETF (early termination fee) charged or remaining phone balance. Req. active wireless phone line port from other carrier to Sprint; remain active in good standing and turn in of working phone tied to phone balance or ETF submitted or be charged up to amount of the Reward Card. Register and submit final bill w/ ETF or phone balance within 60 days of switching at sprint.com/switchin. Allow 15 days after registration approval for Reward Card arrival. Excludes discounted phones, 100+ Corporate-liable, prepaid and ports made between Sprint or related entities. Reward Card: Terms and conditions apply to Reward Cards. See Cardholder Agreement or visit www.americanexpress.com/sprint for details. Subject to applicable law, a \$3/mo. service fee applies beginning in the 7th month after Card issuance. Card is issued by American Express Prepaid Card Management Corporation. American Express is not the sponsor of this promotion. Waived Active Fee Offer ends 9/30/15. Available at Sprint retail stores or through telemark. Requires new phone line activation or port-in from another carrier on Sprint Easy Pay or Sprint Lease and customer to verify as eligible company employee or org. member within 30 days to avoid \$36/line charge. SDP Discount: Available for Credit Union members (ongoing verification). Discount subject to change according to the Credit Union's agreement with Sprint and is available upon request for select monthly svcs charges. Discount only applies to data service for Sprint Family Share Pack. Not avail. with no credit check offers or Mobile Hotspot add-on. Other Terms: Offers and coverage not available everywhere or for all phones/networks. No discounts apply to access. May not be combined with other offers. Restrictions apply. See store or sprint.com for details. © 2015 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. N15-465

Get rates as low as 2.50% APR!¹
And, we'll give you Kelley Blue Book®
Trade-In Value for your vehicle.²

October 1 – November 30, 2015
Call 908-771-0300, x2118, 2148, 2181 to get pre-approved by your credit union today!
Call 866-227-7253 for the nearest Enterprise Car Sales location
or preview our great selection of quality used vehicles at enterprisecarsales.com/cuaotors



Enterprise car sales
Huggie's Home, Worry-free Ownership.

Consumer disclosures: 1. APR-Annual Percentage Rate. Rates as low as 2.50% APR for 36 months, 100% Financing available including Tax, Title and Registration. Financing for qualified Advanced Financial Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on creditworthiness. Offer valid only on Enterprise Car Sales vehicles purchased from 10/1/15 – 11/30/15. 2. Kelley Blue Book Trade-In Value used by Enterprise are obtained from © 2015 Kelley Blue Book Co.'s website kbb.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible to any extent vehicle value exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer.

The "E" logo, Enterprise, and "Huggie-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales.

Season's Greetings from Advanced Financial FCU

From the greetings of friends to the gathering of families, we hope that holiday spirit follows you wherever you may go this season. Have a safe holiday filled with much joy and happiness. – Advanced Financial



Toys for Tots

Advanced Financial FCU is pleased to announce that we will again be participating in the Toys for Tots program this year, from December 1 to December 15. We invite our members to bring new, unwrapped toys to any of our locations. Your donations bring joy to children throughout our area. Thank you in advance for sending a message of hope.



Congratulations

Viola Chandler and Sandy Pineda are celebrating 10 years with Advanced Financial.

Viola and Sandy are working in the Roselle branch, and both are doing a great job.

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

Branch Locations

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

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

Federally Insured
by the NCUA



Equal Opportunity
LENDER

800-237-5626
www.advfinfcu.com



Celebrating 50 Years



Alan Feigenbaum, Advanced Financial FCU President and CEO, and Chris Abeel, Vice President Corporate and Government Affairs

Chris Abeel is presenting an appreciation plaque from the New Jersey Credit Union League, congratulating Advanced Financial on celebrating 50 years in business.