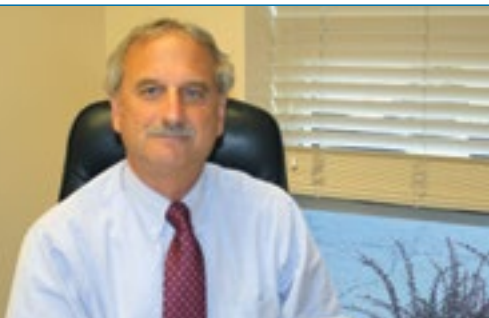


# Advanced Financial Today

## Celebrating 50 Years



### MESSAGE FROM THE PRESIDENT

Hopefully by now our new Members from United Financial Services FCU have gotten used to our systems and are pleased with the transition. It is quite an undertaking, and our priority is to make every effort to see that our Members' needs are addressed. We appreciate the efforts of Diane and Inez, who continue to take care of the Scotch Plains office. We also welcome Frank Kretchmer to our Board. He is a welcome addition to our dedicated Board Members, who give their time and effort on a volunteer basis. Like Frank, most of our Board Members have served for decades!

Our Board recognizes that we must keep improving and adding products to survive and prosper. The merger will enhance our already strong financial condition, and we are pleased to report that we have had good earnings to date this year. In addition to paying attention to servicing our Members, we have developed niche lending products for our local community. Our positive earnings allow us to keep our fees as low as possible and offer savings/CD rates at the high side of the market range. And of course, our checking accounts are totally free!

Please think of us for all of your financial needs and pass the word about "banking only better" here at Advanced Financial FCU.

### Switch to e-statements Today

When you switch to e-statements, you'll get a secure, convenient, and environmentally friendly way to access your monthly statements.

#### Safer Than Paper

An e-statement can't be stolen from your mailbox, delivered to the wrong house, or taken from your trash. Plus, you use your secure Online Banking login to access your statements.

#### Convenient Access

You'll receive an email notification from Advanced Financial FCU the day your statement is available, and you can view your statements 24 hours a day from anywhere with internet access. You can also access the last 18 months of account statements and check images, as well as download and save your statements to view whenever it is convenient for you.

#### Go Green

When you sign up for e-statements, you're extending the life of our natural resources. Plus, you're getting a free way to manage your checking and savings statements faster and easier. Now that's green.

To sign up for e-statements, please contact one of our representatives at 800-237-5626.



### Ready for Your Dream House?

*Advanced Financial FCU mortgage financing:  
competitive options from a lender you can trust*

At Advanced Financial, we are committed to providing you with competitive, convenient, and responsible mortgage financing options. Whether you're purchasing your first home or refinancing an existing mortgage, we will work with you to identify your needs and goals and tailor your mortgage accordingly.

Here are just some of the benefits you can expect:

- Fixed- and adjustable-rate options
- Competitive interest rates
- Low fees and affordable closing costs

As your credit union, we strive to handle all your transactions with an unparalleled level of service, and your mortgage financing is no exception.



To learn more about our mortgage program, call Jeff Parella at 646-232-0627.

Jeffery Parella, Senior Lending Officer, MLO#1107702

### Helping the Little Ones

Children's Miracle Network Hospitals and credit unions are celebrating 20 years of partnership this year! Over the past 20 years, 3,000 credit unions across the United States have raised \$150 million for Children's Miracle Network Hospitals. Since becoming a fundraising partner in 1996, credit unions have become the third largest corporate fundraising partner for Children's Miracle Network Hospitals nationally.

Our local beneficiary hospital, Children's Specialized Hospital, challenged local credit unions to create 20 new fundraisers to commemorate the 20th anniversary. Advanced Financial Federal Credit Union is answering the call by doing not only our annual balloon icon campaign, but by also introducing a brand-new "World's Finest Chocolate" campaign. From September 1, 2016, to November 30, 2016, stop by one of our locations and purchase a chocolate bar or put your name on a balloon with a small donation to Children's Specialized Hospital. Help us create more miracles for local kids!

### Holiday Closings

Thanksgiving, November 24, 2016  
Day after Thanksgiving, November 25, 2016  
Christmas Eve, December 23, 2016 (Newark and Wall only)  
Christmas Day, December 26, 2016

## Annual Meeting Reminder

Mark your calendars for our annual meeting!

**November 19, 2016, 10:00 am – 12:30 pm**

RSVP by calling 1-800-237-5626  
Snuffy Pantagis, located at Park and Mountain Avenue,  
Scotch Plains, NJ 07076

Thanks,  
Advanced Financial!



I first joined Advanced Financial in the fall of 1986, right after starting my job up the road at (what was then) AT&T Bell Labs. Advanced Financial had an onsite office with a staff of two, and after talking to the supervisor, I joined. One of the best decisions of my life!

Over the next 30 years, things changed at my job, as I went from AT&T to Lucent Technologies and then to Alcatel-Lucent, but Advanced Financial never changed! In the 30 years that I have been a member, they were always there for my financial needs. Whether it was for a car loan, a personal loan, a credit card, or just some extra money at Christmastime, they were always there for me.

After I retired in 2013, I stopped by one day to deposit a check, and a new teller overheard my story about how I just drove 40 minutes from home to get here. He asked why I didn't just open an account with a bank by me. I told him there was a bank just 30 seconds from my house, but I'd rather come here. He looked perplexed and asked, "Why?" I responded with one word: "Loyalty!" I was being loyal to Advanced Financial because they have always been loyal to me!

As I wrote this, I thought about the great customer service I've received over the years, and two people came to mind - Karima and Kelly. Thanks, Advanced Financial, for the past 30 years. I couldn't have done it without you! Looking forward to the next 30!

Sincerely,  
Bill Rosko Jr.

**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

320 Park Avenue  
Scotch Plains, NJ 07076  
Monday - Wednesday  
8:00 am - 4:00 pm  
Thursday: 9:00 am - 6:00 pm  
Friday: 8:00 am - 3:00 pm

800-237-5626  
www.advfnfcu.com

Federally Insured  
by the NCUA



Equal  
Opportunity  
LENDER



## RATES AS LOW AS 2.50% APR.<sup>1</sup> AND, WE'LL GIVE YOU THE KELLEY BLUE BOOK® TRADE-IN VALUE FOR YOUR VEHICLE.<sup>2</sup>

When you finance an Enterprise vehicle with Advanced Financial Federal Credit Union.

October 1 - November 30, 2016

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  
cuautodeals.com



enterprise car sales  
Haggle-free buying. Worry-free ownership.

1: APR-Annual Percentage Rate. Rates as low as 2.50% APR for 36 months. 100% Financing available including Tax, Title and License. Financing for qualified Advanced Financial Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased October 1 - November 30, 2016. This offer cannot be combined with any other offer. 2: Kelley Blue Book Trade-In Value used by Enterprise are obtained from © 2016 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 debit vehicle pay-off 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. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Photo for illustration purposes only. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2016 Enterprise Car Sales.

## Chip Card Technology Is Here!

Advanced Financial is in the process of upgrading all our debit and credit cards to new EMV (Europay, MasterCard® and Visa®) chip cards!



### What makes EMV different from the traditional magnetic stripe card payment?

Every time a debit or credit card is used in-store at a chip-activated terminal, a unique one-time code is generated that's used to approve the transaction, providing an additional layer of security. This feature is virtually impossible to duplicate in counterfeit cards, helping to reduce in-store fraud.

### How do I use an EMV card to make a purchase?

Just like magnetic stripe cards, EMV cards are processed for payment in two steps: card reading and transaction verification. However, with EMV cards, you no longer have to master a quick, fluid card swipe in the right direction. Chip cards are read in a different way. Instead of going to a register and swiping your card, you are going to do what is called "card dipping," which means inserting your card into a terminal slot and waiting for it to process.

### Where can I use my new chip card?

The card can be used anywhere Visa cards are accepted.

### If I want to use my chip card at a retailer that doesn't support EMV technology yet, will it work?

Yes. The first round of EMV cards - many of which are in consumers' hands - will be equipped with both chip and magnetic stripe functions so consumer spending is not disrupted and merchants can adjust.

If you still have questions, please contact one of our representatives at 800-237-5626.



## Toys for Tots

Advanced Financial is pleased to announce that we will again be participating in the Toys for Tots program. From December 1 through December 15, bring your new and unwrapped toys to our New Providence location. Your donation will bring joy to children throughout our community.

## Appreciation Day Gallery

