

# Advanced Financial Today

## Celebrating 50 Years

### GETTING TO KNOW ADVANCED FINANCIAL



#### Carolyn Waters-Logan

I am a full-time teller at the 3 Penn Plaza East branch in Newark. I started out as a part-time teller three years ago. You may have seen me working at one of the other branches in Wall, Roselle, Cranford or New Providence.

I like working at Advanced Financial because of the different services we offer, such as savings accounts, free checking accounts, debit cards, certificate of deposit accounts, loans and holiday and vacation club accounts. We also offer free online banking, which allows members to access their financial information at any time without having to go to a branch.

Online banking also helps prevent fraud and overdraft fees. If you check your accounts and transactions on a regular basis online, you can spot irregular transactions or changes in your balance much sooner than if you only check that information on your monthly statement. You can also transfer funds, set up account alerts and change your security information like your login ID, security code and security phrase. You can even manage your account while you are on vacation or the other side of the world. Sign up for online banking by visiting our website at [www.advfnfcu.com](http://www.advfnfcu.com).

### Holiday Closings

Independence Day, July 4, 2016

Labor Day, September 5, 2016

## Advanced Financial and United Financial Services Announce Merger

The Board of Directors for both Advanced Financial Federal Credit Union and United Financial Services Federal Credit Union are pleased to announce plans to merge, effective April 30, 2016. The credit unions will combine resources to create a larger but still "service driven and people friendly" community credit union, serving members who live, work, worship or attend school in Union County, NJ, as well as businesses and other legal entities in the area.



"We are jointly excited to bring together our two organizations with the shared mission of improving our members' financial lives," said Alan Feigenbaum, CEO of Advanced Financial Federal Credit Union. His sentiments were echoed by Linda Farro Wood, CEO of United Financial Services Federal Credit Union. "Advanced Financial is a good match for us, sharing similar

philosophies of 'people helping people'. This merger ensures long-term value for our members, employees and the communities we serve."

Advanced Financial Federal Credit Union recently celebrated its 50th anniversary. Established in 1965, the credit union originally served Bell Labs. In 2002, they changed their charter to a community federal credit union, able to serve all of Union County and various employer groups including Blue Cross Blue Shield, Alcatel-Lucent, Lexis Nexus and many more.

The history of United Financial dates back to 1937, when it was organized as Wenewark Federal Credit Union to serve employees of Western Electric's Newark facility and their family members. Today, the credit union proudly serves its former employee groups, as well as new membership from the communities within its charter in Union County.

The combined credit unions, continuing under the name of Advanced Financial Federal Credit Union, will result in assets of about \$95 million and will serve nearly 9,000 members from six NJ branch locations, including the Scotch Plains office of the merging credit union.

Please stayed tuned for more information about the merger.

## Beware of Phishing and SMiShing Schemes

In phishing schemes, a fraudster poses as a legitimate entity and uses email and scam websites to get a victim's personal information, such as account numbers, usernames, passwords and other sensitive information. SMiShing is the act of sending fraudulent text messages to bait a victim into revealing personal information.

Advanced Financial would like to remind all members to be leery of emails or text messages that indicate a problem or a question about their financial accounts. In a scam like this, fraudsters ask their victims to follow a link or a call a number to update their information or correct a problem with their accounts.

The website or message the victim receives will look legitimate, but it's a trap. The site will allow the fraudster to steal any personal information the victim provides. A couple of the most common phishing and SMiShing schemes include offers to lower interest rates on credit cards or involve fraudulent deliveries of packages.

If you think you've received a phishing or SMiShing message, don't click any links and call Advanced Financial Federal Credit Union directly at 800-237-5626.

## No Strings Attached FREE Checking

We think choosing a checking account should be an easy and straightforward process. With Advanced Financial Federal Credit Union's no strings attached free checking account, you pay no fees and get a range of valuable features.

- No minimum balance requirements
- No monthly fee
- Free online banking at [www.advfnfcu.com](http://www.advfnfcu.com)
- Free bill pay
- Visa® Check Card\*
- UChoose Rewards®

UChoose Rewards is a valuable points-earning benefit for Visa Check and Credit Cards. Earn points on qualified purchases and earn additional points when you shop, both in-store and online, with participating retailers.

Register your card at [www.uchooserewards.com](http://www.uchooserewards.com).

\*Visa Check Card has a monthly service fee of \$1.00.



## Thanks, Advanced Financial!

When I joined Advanced Financial Federal Credit Union (AFFCU) in 2005, I had no idea they'd one day help my family in a very impactful way.



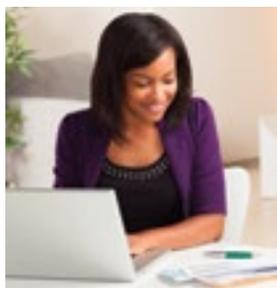
My family had always paid our bills and credit card payments on time, but then we hit a rough patch. My husband experienced an extended period of unemployment. Eventually, we found ourselves making a couple of late credit card payments, and we even missed one without realizing it – we had so much on our minds.

Without a call or other warning, our rates skyrocketed, increasing our minimum payments and worsening our situation. We called our creditors for help but were not met with much flexibility. Our years of timely payments seemed to mean nothing. We went to AFFCU, and they told us they could offer us a personal loan at a good interest rate, much lower than what our creditors were now charging us.

We had the loan in less than 48 hours and promptly paid off our high-interest accounts. This reduced our monthly expenses and helped restore our family to financial stability. We promptly closed the other credit card accounts, and today the only credit card debt we have is a small balance on an Advanced Financial credit card.

We also have retained an accountant through Advanced Financial to do our yearly taxes and have maintained that relationship, with excellent results, for years. Recently, I discovered that Advanced Financial is offering a special rate auto loan. I applied today to refinance an existing auto loan, and again, we expect a reduction in our monthly expenses thanks to AFFCU. If you need a financial institution that understands and seeks to meet the needs of its community members, I highly recommend Advanced Financial Federal Credit Union.

Carolee Marano



## Do You Have E-statements?

An e-statement is just an electronic means of receiving your regular monthly account statement(s) from Advanced Financial Federal Credit Union. Instead of receiving a paper statement by mail, you'll receive an email notifying you that your statement is available for viewing online. The statement you see online will look exactly like the paper version.

### What are the benefits of receiving an e-statement rather than a paper statement?

There are several benefits to receiving an e-statement rather than a paper statement. E-statements:

- **Save time** - E-statements are ready up to a week sooner than mailed statements. Log on and view your statements when it's convenient for you.
- **Fight clutter** - A paper statement is just one more thing for your files (or that pile on your desk), while an e-statement can be quickly and easily stored on your hard drive. If you need a paper statement copy for any reason, just print one from your computer.
- **Provide security** - Identity theft still tends to be a low-tech crime, often the result of bills, credit card solicitations or financial statements swiped from a garbage can or mailbox. E-statements mean less of your financial information is vulnerable to identity thieves, since you access them through a secure internet connection.
- **Save money** - Printing and mailing statements costs a significant amount of money. When you elect to receive an e-statement, the credit union saves. Since credit unions are cooperatives, those savings come back to you as lower loan rates, higher deposit rates and new products and services.



## Congratulations!

Congratulations, Rakia Brown, for winning our March checking account promotion. Rakia won a beach set.

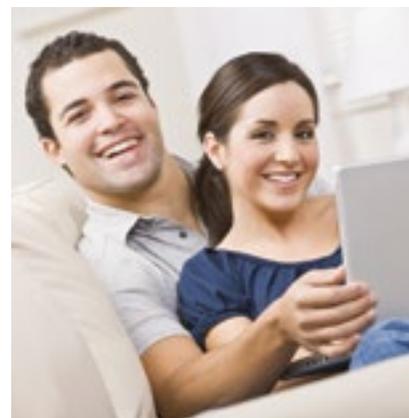
## Online...Everywhere You Are

When you bank with Advanced Financial, you can bring us with you everywhere you go. We've invested in online banking technology that delivers convenience and security.

When you sign up for 24/7 online banking from Advanced Financial, you will get full-featured banking anywhere you want, including:

- Easy and free bill pay: Pay your bills on the go, fast and free; no stamps required.
- Check balances: Go online to manage your accounts anytime.
- Stay secure: Safe access keeps your information protected.
- Go green: Save time and money with e-statements.

Sign up for online banking today at [www.advfnfcu.com](http://www.advfnfcu.com).



### 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](http://www.advfnfcu.com)

Federally Insured  
by the NCUA



Equal  
Opportunity  
LENDER



Access Your Account 24/7 by Calling Us at

# 800-237-5626

**Press 1 for Audio Response Teller**  
**Follow the Prompts Closely**

- **Press 1 if you are already enrolled**
- **Press 2 if you are enrolling for the first time.**

**Through our telephone system you can:**

- Check Deposits and Withdrawals
- Check Available Balances
- Inquire Cleared Checks
- Transfer Funds
- Make Loan Payments
- Inquire Current Loan Balances

### All you need:

1. Your Member #
2. Your Pin #
3. Touch Tone Phone (Including Cell Phones)

