

Advanced Financial Today



UNITED AS ONE... MERGER MUSINGS

We are fast approaching the one-year anniversary of our merger with United Financial Services Federal Credit Union. In combining our resources as separate entities, we created a stronger union that enables Advanced Financial, the acquiring credit union, to pass on that value to the membership.

Now that we are united as one, let's take a look at some of the benefits of the merger:

Credit Union financials are stronger with an increase in members, assets and capital. Beyond the safety and soundness benefits, it gives me great pleasure to see additional products and services offered to the membership base and the resources available to invest in new technologies/programs.

For example, the merger provided our newest members with a more robust online banking platform and e-statements. It expanded their access to branches and credit union-owned ATMs and enabled access to CO-OP®, a national network of surcharge-free ATMs. Members also have access to a wider variety of accounts and loans, like small business loans and better rates on certificates of deposit. All members enjoy the benefits of an added branch in Scotch Plains, New Jersey, where many members reside.

The merger resulted in an increase in employees, meaning that there are more associates available to tend to member needs. It also means that members will have access to more specialists to help navigate the intricacies of more complex products like business loans, investments and new programs/technologies.

As we look to the future, we are seeking ways to expand and better serve our communities. As we embark upon this path, we must never lose sight of providing quality member service. It is the patronage and loyalty of members like you that have enabled the credit union to prosper and grow.

Last but not least, we thank you for your patience throughout the merger process. Change is never easy, but it has been positive. We understand that in some cases we could have done it better. However, we are confident that we are in a better position today and that the many benefits of the merger will enable the credit union to provide value back to the membership now and well into the future.

Linda Wood
Consultant, Advanced Financial FCU
(Former CEO of United Financial Services FCU)

Let Us Draw Up a Great Home Loan for You

Whether you're a first-time buyer or refinancing your home, we know that the mortgage process can be overwhelming. We take the stress off your shoulders by offering an easy process and a full array of home loan options. We can help with your:

- Purchase
- Cash Out Refinance
- Reverse Mortgage
- Home Equity Loan
- Home Renovation Loans

At Advanced Financial, we'll help you choose the right mortgage for your needs, make sure you're prepared for your closing, and create a mortgage experience with the peace of mind you deserve.

Call our loan department today and ask for Jeff Parella, 908-771-0300, ext. 2122.



CO-OP ATM

A nationwide network of nearly 30,000 surcharge-free ATMs, 9,000+ which are deposit taking. ATM terminals within the network can be found at many credit unions and select retail locations including 7-Eleven®, Walgreens and Costco.

Important Note:

To former United Financial Services Members: Please be advised that effective April 30th, 2017, all transactions processed with routing number 221278734 will be returned. Please update your direct deposit source and any companies who directly debit your account using ACH with the new routing number: 221276817.

Holiday Closings

Good Friday, April 14, 2017
(Newark and Wall)
Memorial Day, May 29, 2017
Independence Day, July 4, 2017



Know Before You Go!

It's a popular time for vacations – but make sure you are financially prepared before you leave!

- 1) Notify Advanced Financial before you leave.** If you are or will be traveling out of state, internationally or outside of your normal usage area, please contact Member Service at 800-237-5626. Providing us with information about where and when you will be traveling, your cell phone number and/or other contact information will help to ensure that your transactions are processed appropriately.
- 2) Bring some cash.** Cash on hand can be a lifesaver! And, we offer traveler's checks that you can utilize during your trip.
- 3) Make withdrawals at network ATMs.** Look for no-fee ATMs that are part of the CO-OP Network. And, always be cautious and check your surroundings to avoid having any account information compromised.

Thanks, Advanced Financial!

Hello, my name is Marcelyn Johnson. I have been a member of Advanced Financial Credit Union for 20 years, ever since I was hired at Horizon Blue Cross Blue Shield. It was my first bank account for my first job, and I've been pleased ever since. Advanced Financial has good customer service, and it's always good to just walk downstairs and have the bank right there. I love having this account, because I know my money and savings are safe and there is no need to worry. I have built a lot of relationships with the staff, and they are all great so I'm always happy. It's good service every time and I will continue to be a loyal customer.

Sign Up for Account Alerts

The more you are aware of your account activity, the better you will manage your finances. Sign up for our free alerts today! You must be enrolled in Online Banking to set up and edit alerts.

Alert Types

- Savings or checking account balance goes below or above a selected value
- Loan payment is past due
- Transfer is made
- Insufficient funds cause overdraft protection to occur
- A check/draft has cleared
- Direct Deposit has posted
- Withdrawal from savings or checking is above a selected value
- An ATM withdrawal or debit card transaction exceeds a selected value

To set up and edit alerts, log in to online banking, click the "Self-Services" tab and select "Alerts." From there, you can customize alerts and choose selected values and balances. You are able to edit your alerts at any time. Alerts are free for unlimited notices. No account information is exchanged, keeping your personal information safe.

Stay informed and up-to-date with your account. If you have any questions, please call our team at 1-800-237-5626.



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

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

April 1 – May 31, 2017

Call 908-771-0300 x 2118, 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
cuatodeals.com



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 April 1 – May 31, 2017. This offer cannot be combined with any other offer. **2:** Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2017 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 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 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. © 2017 Enterprise Car Sales.



Welcome Aboard

We would like to welcome Reagan Omoro and Jacqueline Fitzula to our Advanced Financial family.

Reagan is a part-time teller at the New Providence branch and Jacqueline is a part-time teller at the Roselle branch.



Get Our Bill Payer Service

Our Bill Payer service is about control and convenience. Using your PC, tablet or smartphone, you can set the amount and dates of bills to pay, and we take care of the rest.

Choose from thousands of merchants or, if you don't see your payee, request to have it added. Almost anyone you're currently paying by check or with a credit card can be paid using our Bill Payer service.

Pay bills automatically on the schedule you set. Take control of your bill paying today by logging into your account and selecting "Bill Pay."

Additional Benefits Include:

- Funds are taken directly out of your checking account and, depending on the merchant/payee, are sent either electronically or by paper check.
- 24/7 access using your mobile device, computer or phone.
- Transfer funds on the Bill Payer page to cover scheduled bills.
- Nickname your bills to easily keep track of multiple bills paid to the same merchant.

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

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

***As of March 31, 2017
we have closed our
Cranford branch.**

800-237-5626
www.advfnfcu.com

Federally Insured
by the NCUA



Why is there so much discussion regarding rising interest rates and the effect on the bond market?

Generally speaking, if you are a current bond holder, the value of your bonds could decrease during a rising interest rate environment. The drop in value becomes more dramatic the longer the maturity date of the bond. In other words, you may want to avoid long-term bonds while interest rates are rising. Of course there are many sub classes of bonds and they all behave slightly differently. If you have specific questions about investing in a rising interest rate environment, please call our financial advisor Richard Rose today to set up an appointment.

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, Inc. 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.