

# Advanced Financial Today



## GETTING TO KNOW ADVANCED FINANCIAL

### Erini Philibs

I would like to introduce myself as a full-time teller at Advanced Financial New Providence branch. My name is Erini Philibs, and I am the newest addition to the Credit Union family. During these past eight months, I've realized how Advanced Financial Federal Credit Union is different than any other financial institution. It really personalizes solutions to meet members' financial needs. The main purpose of the Credit Union is to serve members, rather than maximize profits. We offer a friendly atmosphere that makes members very comfortable. Besides working here, I am a full-time mom and wife. Let me tell you, even when I am dealing with money all day, I still go home stress free.

The Credit Union cares about members' time and effort. Advanced Financial offers online and phone services. Let me tell you about ART, which is the 24/7 Automated Response Teller. Through ART, members have easy access to their accounts. ART is the secure and time-saving way to check your balance, transfer money, request a check, transfer between linked accounts, go through your account history and much more. The newest option allows you to order a checkbook. It is amazing that all of this can be done by phone and you do not need to come to the branch anymore.

I am so happy to be part of the Credit Union family. Please visit us in the Main branch at New Providence to see me.

## Make Yourself at Home

Considering Advanced Financial Services FCU for your home purchase? Here are some reasons you should put us on the top of the list:

1. We could save you money. Credit unions are known for their lower fees and better rates. You're likely to see lower fees and rates at Advanced Financial because we pass on savings to our members.
2. You won't be just a number. We don't treat you as a client or a number. You are a MEMBER. We will personalize our service to fit your financial needs.
3. Not "A" paper? You're still welcome. Potential homebuyers who don't have a traditional profile, such as an excellent credit history, are still very welcome to join us and get a mortgage for their dream house.
4. We are willing and able to lend money. Big or small, we are willing and able to finance your house and give you a fast and pleasant experience.
5. Experience better customer service. Credit unions often outperform banks in customer service, giving members more time at the counter and more individual attention. This is particularly important in lending and mortgages, where tough, impersonal lenders and aggressive actions can lead to a lot of stress and fear on the part of the borrower.



## Considering a Loan for a Vacation or Other Travel Plans?

Don't have money saved for a vacation? It's okay – we have you covered. With interest rates as low as 6.99% APR\* for a vacation or long trip this summer, you don't need to wait! Borrow up to \$2,500, and start your vacation now. Call us today at 1-800-237-5626.

\*APR=Annual Percentage Rate. Minimum amount is \$500; maximum is \$2,500. 10-month term. Offer valid June 1 – August 15. Subject to credit approval.

## Don't Make This Common IRA Rollover Mistake

Beginning in 2015, the IRS mandated that you can make only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number of IRAs you own. This includes traditional IRAs and Roth IRAs, as well as SEPs and SIMPLE IRAs. If you overlook this rule, you may have a costly tax consequence as well as a possible 10% early withdrawal penalty. Trustee-to-trustee transfers between IRAs are unlimited, and rollovers from traditional to Roth IRAs (conversions) are unlimited.

If you have questions regarding rollovers, please call financial advisor Richard Rose today to set up an appointment.

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## Community Charter Expansion Approved to Include Essex County

We are pleased to announce that a community charter expansion to include Essex County, NJ has been approved by the Board of the National Credit Union Administration.

The field of membership common bond will now include persons that live, work, worship or attend school in and businesses and other legal entities in Union County or Essex County and employees of Horizon Blue Cross and Blue Shield of NJ who work in the State of NJ. The charter amendment will become effective upon adoption at a meeting held in accordance with the Federal Credit Union Bylaws.

This expansion will allow the Credit Union to offer low-cost, convenient financial services to a larger community base.

## Holiday Closings

Independence Day, July 4, 2017

Labor Day, September 4, 2017



## Protect Your Account

Although online banking is safe and secure, you should always take special care when banking online. Use these tips as a guide to ensure that you are protecting your account.

### Choose a unique login

When creating your account login, choose something that is unique and not easy to guess. Avoid your birthdate, your address and your Social Security number. Also, make sure your online bank account login is different than your other online logins for shopping or stores.

### Keep your login private

Your login information is important to the protection of your account; memorize it and avoid writing it down. Keep your login to yourself, and don't share it with anyone. If, for any reason, you do share your login with another person, change it right after.

### Check your balance often

You should check the balance of your online bank account on a regular basis. By doing so, you can ensure that your account is safe and protected against unauthorized use.

### Update your software

Make sure your computer or laptop is protected with a good security software program and antivirus software. Investing in an updated antivirus program will save you a lot of troubles in the future and will secure your computer online.

### Secure your internet connection

If you have a wireless network at home, make sure you have activated the security settings on your router to prevent others from accessing it.

### Avoid public computers

Avoid accessing your online banking account from a public computer. If you have to do so, never leave it unattended and always log out right after you've finished your banking session.

### 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



Equal  
Opportunity  
LENDER



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

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

July 1 – August 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  
cuautosdeals.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 July 1 – August 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 "ef" 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.



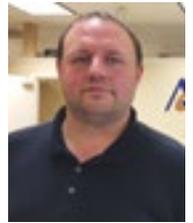
## ATM Safety Tips

- Observe your surroundings before using an ATM. If the machine is obstructed from view or poorly lit, search for another ATM.
- Cover the keyboard with your body so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount.
- Put your cash, card and receipt away immediately. Count your money later when you leave, and always keep your receipt.
- If you see anyone or anything suspicious, cancel your transaction and leave immediately.
- When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.
- When using a drive-up ATM, make sure all passenger doors are locked and windows are up.

## Congratulations



Ayman Ghabbour and Emil Faragalla are celebrating 10 years with Advanced Financial.



Our IT manager, Dwayne Dolly, is also celebrating 10 years with the Credit Union.



Congratulations Noussa Louis, our Marketing Manager, and Nina Pecca, a loan officer, for celebrating 15 years with the Credit Union.

## Help Protect Your Peace of Mind with ADT Home Security Systems

Love My Credit Union Rewards has partnered with ADT to offer credit union members an exclusive offer on a NEW ADT service. The plan includes an ADT monitored home security system,\* plus:

- \$850 in FREE\* security equipment\*
- Smoke communicator:
  - Monitors the home even when the system is unarmed
  - Wired to the ADT home security monitoring system
  - Communicates presence of smoke to ADT and dispatches emergency personnel
- Potential 20% savings on homeowners insurance
- \$100 Love My Credit Union Rewards Visa® Gift Card



ADT benefits: Digital keypad, three entryway contacts, pet sensitive motion sensor, high decibel siren, battery backup and 24/7 monitoring

**Call now to get this great deal! Dial 844-703-0123 today.**