

# Advanced Financial Today



## GETTING TO KNOW ADVANCED FINANCIAL

### Nancy Ibrahim

My name is Nancy, I have had the pleasure to talk to many of our members over the phone. Working with the customer service department for the past year has enriched my problem-solving skills and helped me build mutual understanding with our valued members.

I am really amazed at the personal relationships that the credit union is able to build with our members. At the credit union, we do not treat our members as just a number; we know them by name and communicate with them individually to satisfy their financial needs.

Some of the services that I really like and think are very helpful include online banking and e-Statements. With online banking, you can save time and effort and skip the trip to the branch for most of your financial needs. You can do most transactions and pay your credit card online from anywhere.

E-Statements is one service each member should have. You will have access to your e-Statement right away via online banking, and it will be emailed to you on the first business day of the month. E-Statements are fast, safe, clutter-free and very easy to store.

I encourage each member to sign up for these two timesaving services. If you need help signing up, just give me a call, and I will be more than happy to assist.

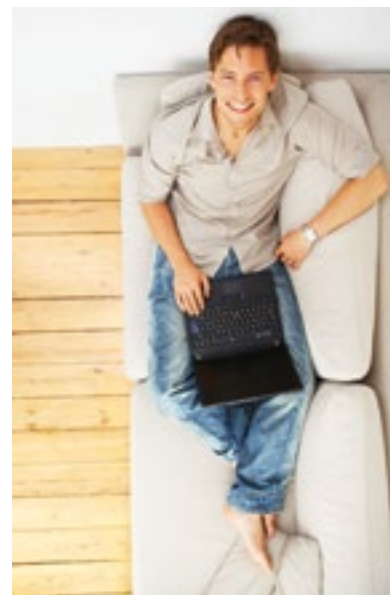
## Full Banking Experience

We know your time is valuable, so we've brought the entire Advanced Financial banking experience online to save your time and effort!

At [www.advfnfcu.com](http://www.advfnfcu.com), we make a wide range of banking services available to you.

- Pay bills online and view payment history (never miss a payment or pay a late fee again!)
- Transfer funds between Advanced Financial accounts
- Access your balance and statement 24/7
- Set up account alerts and get notifications sent directly to your email
- Find free ATMs near you
- Cut yourself a check
- Apply for a personal or auto loan
- Unlimited check copies
- Sign up for e-Statements (paperless statements)
- Learn more about our latest promotions and services

You can do all this without leaving your living room or driving to a branch during business hours. Sign up today, or give us a call and one of our representatives will be happy to assist you.



## Keep Us Updated



Always review your account online and make sure that we have your most up-to-date phone number, active email address and other contact information. This will help us reduce losses for unauthorized transactions.

## Happy Retirement

Please join us in extending best wishes to Susan Falcetano, who retired from Advanced Financial FCU on December 30, 2016. Sue has been a member of the Advanced Financial family for 20 years, and she will be greatly missed by employees and members alike.



We know you will all join us in wishing Sue well as she starts a new chapter in her life. We know she is eager to spend more time with her grandkids whom she loves so much.

Good luck, Sue, and happy retirement.

## It's That Time of Year Again



For the eleventh consecutive year we have teamed up with Daniel Swift, an Independent Certified Public Accountant, to offer income tax preparations.

Through Daniel, we have the ability to process your state and federal tax returns. If you are fortunate enough to be getting a refund, you can file quickly with e-filing. As an added advantage, your return can be deposited directly to your Advanced Financial account.

As always, the fees for tax preparation services will be competitive with the industry standards. Call our customer service representatives for details.



## Notice: Dormant Account Fee

If your account has not had any activity for three years (other than the dividends posted), it will be charged a dormant account fee of \$5.00 per month. A deposit of any amount will remove the dormant fee status. Please understand that this is due to State of New Jersey regulations.

## Holiday Closings

(Newark and Wall only)

Martin Luther King Jr. Day, January 16, 2017

Presidents' Day, February 20, 2017

# How to Improve Your Financial Picture in the New Year

## Max out your 401(k) contributions.

Contribute the maximum employer match. If you are self-employed, you should be contributing as much as you can toward retirement through avenues such as IRAs.

## Make a will and review your estate planning.

Thinking of death is usually an unpleasant subject, but you don't want to leave your family in the lurch if something happens. Make sure you've designated who will take custody of your minors, who will inherit your property and who will make decisions for you if you become incapacitated. And then make sure your family knows where to find this information as well as your other financial information, including passwords for online accounts.

**Increase your savings.** If you're putting \$50 of each paycheck into savings, increase it by \$5 or \$10. Change your IRA contribution from 10 percent to 11 percent. By making small adjustments, you won't miss the money in your pocket, and you'll build up your emergency fund, retirement savings or children's college funds.

**Ask for discounts.** Call your cable company, cell phone service provider and car insurance provider and ask if they can give you a better deal. Cell phone and cable packages change all the time, and the companies won't offer you a better plan if you don't ask.

**Make your charitable deductions automatic.** This is helpful to charities, which need money all year, and also helps you be more deliberate in your giving.

**Pay your bills on time.** Any money that goes to late fees is money wasted, and late payments can also hurt your credit score. Sign up for Advanced Financial bill pay today – it is free, fast and will save you money and time.

## 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.

January 1 – January 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  
cuautodeals.com



<sup>1</sup>: APR-Annual Percentage Rate. Rates as low as 2.50% APR for 36 months. 100% Financing available including 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 January 1 – January 31, 2017. This offer cannot be combined with any other offer. <sup>2</sup>: Kelley Blue Book Trade-In Values 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 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. © 2016 Enterprise Car Sales.



## Welcome on Board

We would like to welcome Erini Phillibs and Erica Benjamin to our Advanced Financial family.

Erini is working as a full-time teller in the Cranford branch, and Erica is a part-time teller at the Roselle branch. Please stop by the branches and say hello to our newest additions!

## Message from a Happy Member

I have been a member of Advanced Financial since 2004. The service has been outstanding and continues to get better.

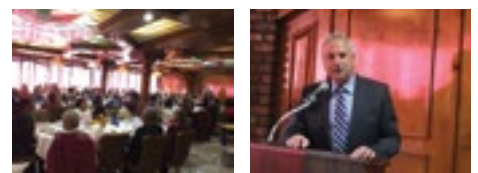
My husband is a member also and is very pleased with the service. All of our banking needs are met above and beyond. I highly recommend this company to others seeking outstanding service.

At Advanced Financial, you are not treated as a number; they know me by name, and I can always reach them by email or phone if needed.

I love their friendly service. Thanks, Advanced Financial!  
– Judith Yager

## Advanced Financial Gallery

Halloween party at New Providence office and 51st Annual Meeting



## Toys for Tots

Advanced Financial would like to thank everyone who brought in toys during our Toys for Tots campaign.



## Happy Holidays

From the Board of Directors, CEO and staff, we wish you and yours a healthy, prosperous New Year!