

Advanced Financial Today



Karima Elmasry

GETTING TO KNOW ADVANCED FINANCIAL

My name is Karima. I have been with Advanced Financial Federal Credit Union for almost 13 years now; it's unbelievable how 13 years' time flies by. I am people-oriented, and I like meeting new people and interacting with them. The credit union has provided me with this wide opportunity of getting to know new members and build kind relationships with them over the years. I am a member too, and I find it very convenient to have an account here.

Advanced Financial Federal Credit Union is committed to providing members with great financial products, helpful financial education advice and personalized services. We strive to bring value to our members in the products and services we offer.

Choosing to put an Advanced Financial Visa® Card in my wallet helped me earn points every time I use my card for purchases (not counting PIN-based transactions). I would like to encourage you to do the same and earn additional points by shopping at participating retailers. Register your card today at www.Uchooserewards.com and start accruing to redeem later. Choose from millions of reward options, whether it's products, travel experiences, activities, event tickets, merchant gift cards or e-certificates, mp3, game downloads and more!

Contact us and let us help you with the registration process today.

Karima Elmasry
Head Teller
908-771-0300 ext 2144

Auto Loans in Full Bloom

Spring is finally here and many of us will be out shopping for a new car. In seeking the best deal on your next car, you might've stumbled upon advertisements or offers for a 0% interest auto loan. As great as this sounds, you may not save as much as you expect with this incentive. Typically, you can't receive both reduced rate financing and a cash rebate when you buy a car, so you may have to choose one. Manufacturers' cash rebates can range from a couple hundred to a few thousand dollars. While a 0% loan may sound appealing, a cash rebate might save you more money. If you buy a \$20,000 car that has a \$2,300 rebate, you are really paying \$17,700 plus interest. If your interest rate for a five-year loan is 3%, a typical rate, you will pay a total of \$1,383 in interest. That brings the cost of the car plus interest to \$19,083, saving you \$917 compared with what you'd pay with a 0% loan.

At Advanced Financial, we offer the same competitive car loan rate for both new and used cars. Get pre-approved today and go find your dream car.

For a limited time only, we offer auto loan rates as low as 2.5% APR.* Hurry – this offer won't last long!

*APR=Annual percentage rate. Rate is subject to change. Offer is good starting April 1 through June 1. Subject to credit approval. Loan has to be new to the Credit Union. Account must be active and in a good standing.



Welcome, Marley

Advanced Financial would like to welcome Marley Cadet to our team. Marley brings years of experience in banking and customer services, and we know she will be an excellent addition to the team.

Welcome, Marley. We wish you all the best with the Advanced Financial Family!

Stay Tuned for Our New Bill Payer Look

Our online bill payment service lets you pay bills electronically using a secure online account. You can designate the amounts and dates that you want to pay utility bills, credit card payments, loan payments, appointment fees and more. Here are five benefits of using an online bill payment service:

1. Convenient and saves time
2. Safe and secure
3. Lets you stay in control
4. Automatically keeps a record of all your payments
5. Reduces clutter and can save money

Stay tuned for our upgraded bill pay system and the new look and features that come along with it!



Congratulations, Sandy Pineda

Congratulations to our long-term employee Sandy Pineda on her recent marriage. Sandy and José got married in February 2018. We wish them both a long and happy marriage.

Happy Member

"I have been a credit union member since the late 1980s when the office first opened in Florham Park. I have always received fast, courteous service. The customer service is always exceptional and the employees are friendly and very helpful. The loan rates are competitive and approval process is efficient and fast. I prefer the credit union services over a traditional bank, and I plan to always be a AFS FCU member." – Pamela Johnson



Holiday Closings

Good Friday (Newark and Wall branches only): March 30th
Memorial Day: May 28th
Independence Day: July 4th

Dormant Accounts

If your account has not had any activity (other than the dividends posted) for 18 months, it will be placed on inactive status. Dormant accounts will be charged a dormant account fee of \$8.00 per month. A deposit of any amount will remove the dormancy status.



Get Trusted Protection and True Savings with TruStage Auto & Home Insurance Program

The TruStage® Auto & Home Insurance Program offers competitive savings for credit union members. You could save hundreds on car insurance, and some members could save even more from the entire discounts offer including:

- Credit union member discount
- Multi-car discount
- Anti-lock brakes
- Air bags and automatic seat belts
- Good student discount
- Accident forgiveness



TruStage offers great values on home insurance too! Coverage you can count on. Call 1-800-789-6286 today and see why more than 500,000 credit union members have already switched!

TruStage products and programs are made available to credit union members through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 16 million credit union members.

*TruStage® Auto & Home Insurance Program is made available by TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency, LLC. *Average annual savings based on countrywide survey of new customers from 01/27/2014 to 01/16/2015 who reported their prior insurers' premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA. Accident Forgiveness is subject to terms and conditions of Liberty Mutual's eligibility guidelines. Not available in CA and may vary by state. Optional coverage in some states. AHE, AHL-1589205.2-0916-1018*

Home Loans Fit For You

Finding the right home is important, but not as important as finding the right financial solution. At Advanced Financial, we offer a range of mortgage options designed to fit your financial need.

With our fixed-rate mortgage, the interest and monthly payments remain the same for the life of the loan, which makes it easier to budget and plan. Our adjustable-rate mortgage usually starts with a lower rate, but the rate changes, which means the payments will change over time, too. We can help determine what kind of loan would work best for you.

Advanced Financial is the right place to choose if you want to:

- Buy your first house
- Buy your second house or vacation house
- Refinance your current mortgage
- Borrow against your Home Equity Line of Credit (HELOC)

We provide you with all the information you need to know about home finance:

- How does the mortgage process work
- How to save for the down payment
- How much you can afford
- What will be the monthly payments

Contact our mortgage department today and come in with all your questions and concerns. We will help you have an easy and pleasant experience with your big decision and big transaction.

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

Wall Branch is for Blue Cross Blue Shield employees only.

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**



Apply for the NJCUL scholarship

If you are graduating high school this spring, you can win \$1,000 from the New Jersey Credit Union Leagues' Youth Involvement Board (YIB).

Eligibility:

You must be a member in a good standing and enrolled as a high school senior at the time of the application. Scholarship funds can only be used for tuition at an accredited educational institution for the 2018/2019 school year.

Advanced Financial Gallery



Advanced Financial participated in National Pancake Day and helped to raise funds for the Children's Specialized Hospital at Bloomfield. We enjoyed meeting Essex County community members!



Low-mile vehicles. Extra-mile service.

Enterprise car sales

April 1 – May 31, 2018

Get rates as low as
2.50% APR¹

And, we'll give you
Kelley Blue Book[®]
Trade-In Value for your vehicle²

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

Visit cuautodeals.com and contact Advanced Financial Federal Credit Union to get pre-approved today.



1: APR=Annual Percentage Rate. Rates as low as 2.50% APR for 36 months. 1.00% Financing available including Tax, Title & 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 from 4/1/18 – 5/31/18. Not valid on previous purchases. This offer cannot be combined with any other offer. 2: We provide a fair and competitive offer for your vehicle. Trade-In Value is based on vehicle condition and mileage. 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. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. See a Sales Consultant for details. Offer valid from 4/1/18 – 5/31/18. This offer cannot be combined with any other offer. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales. 103666 HA 2.18 KD