

Advanced Financial Today



Debbie Fraser

GETTING TO KNOW ADVANCED FINANCIAL

My name is Debbie Fraser. I am originally from New York and have recently relocated back to the East Coast after 27 years in California. Even though I am fairly new at AFFCU, I have been in the industry for 35 years. During my career, I have been able to apply my knowledge and passion for service by assisting members and coworkers each and every day. At AFFCU, I am the Supervisor of the Member Service Center in New Providence. I get to interact with members by answering the phone and assisting coworkers with their members at our five branch locations.

Working for a credit union has always been my preference. Being a not-for-profit organization, the focus is on service – ensuring that members' individual financial needs are taken care of. Also, the wide range of products and services makes it easy to cater to each member's situation. My experience with IRAs, checking accounts, consumer loans, credit cards, debit cards, online banking and bill pay systems is put to good use here at AFFCU. We offer all of those products and more! The online portal is very easy to use; the bill pay option is very user-friendly; and the uChoose Rewards® program is an excellent benefit to have in today's world of card transactions.

Each day always holds something different – a different situation, a different challenge, a different reason to celebrate; let your credit union be there for you to handle the financial side of things! I look forward to meeting you over the phone and assisting you for many years to come!



We've Got Your Back

Looking for that first car or interested in buying a house?
Unsured of where to begin your financial nest egg?

Advanced Financial Federal Credit Union has a multitude of resources to help get you on the right path from the get-go! Boasting incredibly competitive rates and a strong understanding of family, Advanced Financial is the place to be. As a whole, the credit union understands the need for financial stability and is prepared to help meet your specific needs. A quick glance at the services and resources provided will give individuals of all ages a strong sense of how they can be competently served.

In the current era of instantaneous information, we are proud to showcase how we have put a great deal of time and thought into the production of our mobile app. We feel that the fluid maneuverability of the app will help our members navigate their accounts with ease. Featuring a rapid response interface, the home menu can be customized in a variety of different configurations to highlight an individual's needs and wants.

Our mobile app is but one resource in our wide range of products and services that we feel will aid our members in a more positive overall experience.



Check Out Our Checking Account

If you are looking for a free account and flexible access to your money, you are looking in the right place.

Advanced Financial offers:

- Free checking account
- No minimum balance
- No monthly fee
- Free bill pay
- Free online banking
- Visa® Debit Card with only \$1/month maintenance fee

All along with the uChoose Rewards program, which gives you one point per \$2 when you select "Credit" and sign for your purchases using your Visa Debit Card.

Take Advantage of Bill Pay

Make one-time or recurring payments and ensure payments are made on time, every month. You get so many options with **our free bill pay**, like scheduling payments in advance, setting up payment reminders, viewing history and many other benefits – all while saving the trees and reducing your postage cost.



Holiday Closings

Thanksgiving Day: November 28
Day after Thanksgiving: November 29
Christmas Eve (Newark & Wall branches only): December 24
Christmas Day: December 25
New Year's Day: January 1, 2020

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/month. A deposit of any amount will remove the dormancy status.

Annual Meeting

November 16, 2019 • Snuffy's Pantagis
250 Park Avenue, Scotch Plains, NJ 07076
From 10:00 am until 11:30 am
Free for all members. Please RSVP no later than November 1 by calling 1-800-237-5626.



Tips to Keep Your Account Secure

- A text alert from us warning of suspicious activity on your card will NEVER include a link to be clicked. Never click on a link in a text message that is supposedly from us. A valid notification will provide information about the suspect transaction and ask the cardholder to reply to the text message with answers such as 'yes', 'no', 'help', or 'stop'.
- A text alert from us will always be from a five-digit number and NOT a 10-digit number resembling a phone number.
- A phone call from our institution's automated dialer will only include a request for your zip code and a 'yes' or 'no' answer to the transaction in question, and no other personal information. If you confirm that a transaction is fraudulent, you will be transferred to an agent who will ask questions to confirm that you are the actual cardholder before going through your transactions with you. If at any point you are uncertain about questions being asked or the call itself, hang up and call us directly.
- We will NEVER ask you for your PIN or the three-digit security code on the back of your card. Don't give them out to anyone, no matter what they say. Hang up and call us directly. Fraudsters will often ask cardholders to verify fake transactions. When the cardholder says they did not perform those transactions, the fraudster then says that a new card will be issued, and that they need the card's CV2 code to put it on the new card. Many people believe this and provide their CV2 code. The three-digit CV2 code on the back of the card will allow a fraudster to conduct card-not-present transactions.
- Regularly check your account online to see if there are any suspicious transactions that have occurred, but especially if you are unsure about a call or text message you've received. If anything looks amiss, call us directly for assistance.
- If you have received a voice or a text message from us and are unsure about responding to it, call us directly for assistance.

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.**

383 Park Avenue

Scotch Plains, NJ 07076

Monday – Wednesday

8:00 am – 4:00 pm

Thursday 9:00 am – 6:00 pm

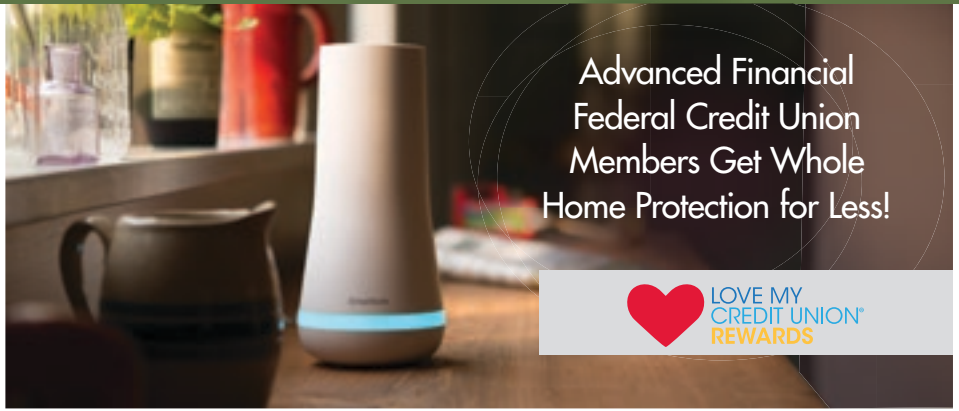
Friday 8:00 am – 3:00 pm



1-800-237-5626

www.advfnfcu.com

**Federally Insured
by the NCUA**



Advanced Financial Federal Credit Union Members Get Whole Home Protection for Less!



LOVE MY
CREDIT UNION®
REWARDS

As a credit union member, protect what matters most for much less. Members get a free home security camera plus two free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe security system.

SimpliSafe offers reliable whole home protection with 24/7 professional monitoring and police dispatch that's up to 3.5x faster, all with fair prices and no contract. Ever. SimpliSafe got rid of all the hassles of home security.

- SimpliSafe covers every room, every window, every door, every minute of the day.
- Monitoring starts at just \$14.99/month for total protection, a fraction of the cost of traditional companies.
- No contract or hidden fees.

SimpliSafe was named CNET Editors' Choice and "the best home security system" by Wirecutter. Over 3 million people already rely on SimpliSafe. Now's a great chance to join them. Visit www.lovemycreditunion.org to get your member discount and start saving today!



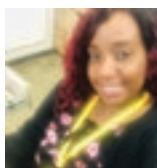
Access Surcharge-Free ATMs Nationwide

As a member of Advanced Financial Federal Credit Union, you have access to over 25,000 surcharge-free ATMs through the CO-OP® Network. No matter where you live, work, shop or travel, enjoy more account access than traditional bank customers. To find an ATM, look for the CO-OP symbol or visit www.advfnfcu.com.



Celebrate Halloween with Us

Summit Speech School will join us to celebrate Halloween at 10:00 am in our main office, located at 785 Central Avenue, New Providence. Children will be there to perform for the credit union family and share crafts with us. Please join us for this special time and enjoy some treats... No tricks here!



Welcome to the Family!

We are pleased to announce that **Lashonda Jackson** joined our Advanced Financial team as a full-time teller at our Wall branch. Please help us welcome Lashonda into our credit union family!

Advanced Financial Gallery

