

Advanced Financial Today



GETTING TO KNOW ADVANCED FINANCIAL

Dwayne Dolly

Many of you may know me from dealing with me on the phone in my member services role. I am also the supervisor of the Cranford Branch and have worked at Advanced Financial FCU for three years. I spent my first months in our member services department in New Providence before moving to our Cranford Branch for our Grand Opening in July of 2007.

Being originally from West Virginia, I have sought to bring that southern charm and make our office in Cranford an inviting atmosphere that leaves you feeling confident that you are getting the best possible service. It is our goal to make coming in to our office a delightful experience, not just another chore on your to-do list. We match you up with products and services based on your needs in a no-pressure environment. Whether you are an individual member or a business, account we are always ready to meet your needs. In my role with member services it is always my goal to answer all questions and resolve all problems as quickly and efficiently as possible.

So if you're in the Cranford area, stop by, say hello, and see how we truly are "Banking. Only Better."

Advanced Financial Welcomes Our New CEO

Alan Feigenbaum

After eleven years as CEO of Advanced Financial FCU, Chris Davis has taken a career opportunity with a larger credit union in North Jersey. We appreciate his leadership and accomplishments during his tenure here and wish him well.

After working at Advanced Financial for the past six years in our lending and compliance areas, I will be assuming the duties of President/CEO. These are challenging times economically but we are dedicated to maintaining the credit union atmosphere while providing our members with quality financial services. We pride ourselves on being available to our members on an individual basis and doing our best to accommodate your needs.



After spending most of my career in banking, it was enjoyable coming to the credit union where members are truly considered the main focus. I have lived my entire life in the Central Jersey area within a few miles of our Main Office. I joined Advanced Financial primarily to establish Business loans as an additional product. In addition, I have been able to be involved in our other lending products: auto loans, mortgages, home equity loans. We have been actively lending money and also trying to give the best savings rates possible to our members. My goal is to continue these traditions of Advanced Financial FCU.

Your Safe Solution

MAPS™ (Member Auto Payment Saver) is a vehicle financing program that offers you a viable option to leasing and a lower monthly payment than conventional financing. In fact, while similar in concept to leasing, MAPS™ financing overcomes many disadvantages of a typical leasing program. Some members prefer MAPS™ financing because they "own" the vehicle vs. leasing where the lease company owns the vehicle. Others prefer MAPS™ because the financing allows them to buy a new vehicle every two or three years or because it allows them to upgrade to a vehicle they may not normally be able to afford.

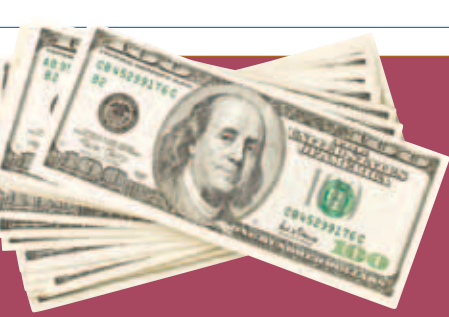


Holiday Closings

Thanksgiving	Nov 25th
	Nov 26th
Christmas	Dec 24th
New Year's	Dec 31st

Newark & Wall branches will be closed Dec 23rd





We've Never Stopped Lending

The headlines read that Banks are not lending and this is affecting the economy. At Advanced Financial we have never stopped lending. Our Auto loans and Home Equity loans have remained available to our Members with little change in rate or terms.

Please think of us when you are purchasing a car. We can give you pre-approval so that when you visit the dealer you have your financing a phone call away. If you already have an auto loan, check your rate and see if you can save some money by refinancing with Advanced Financial. We can close your loan at any of our convenient branches.

Home Equity loans are a great way to finance many of your needs such as education or home repairs. They are often tax deductible as well, which lowers your borrowing costs.

Check our website, www.advfinfcu.com for our rates and our easy online applications.



Season's Greetings from Advanced Financial FCU

From the greeting of friends to the gathering of families, we hope the holiday spirit follows you wherever you may go this season. We thank you for being such a valuable member and wish you only the best in this upcoming year. Whether you're in a quiet town or bustling city, have a safe holiday filled with much joy and happiness! Best wishes – Advanced Financial FCU



Toys for Tots

Once again, Advanced Financial FCU will participate in the Toys for Tots campaign. We will be collecting new, unwrapped gifts starting Dec 1st – Dec 15th. Your gifts will draw huge smiles on the little faces. We appreciate your generosity.

Rates are Falling

Rates as low as 6.99% on holiday loans!

With the hustle and bustle of the holiday season upon us, you can get some much-needed relief with a low interest rate holiday loan from Advanced Financial FCU. Use your holiday loan to buy gifts for your friends and family, and maybe even a little something for yourself.

Check out these great features:

- Low interest rate of 6.99% APR*
- Borrow up to \$2,500
- You can borrow in November or December
- Pay back the loan over 10 months



To apply for a holiday loan, call us at 1-800-237-5626, apply online at www.advfinfcu.com or stop by one of our offices.

*APR=Annual Percentage Rate

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

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

Branch Locations

2 South Avenue, West
Cranford, NJ 07016
Monday – Friday
8:00 am – 4:00 pm

1427 Wyckoff Road
Wall, NJ 07727
Monday – Friday
8:00 am – 4:00 pm

800-237-5626
www.advfinfcu.com



Free Checking Accounts

A checking account is a type of bank account that allows the member to store his or her money, while providing easy access via checks or Visa® debit cards for daily use or to make payments. When comparing free checking accounts, you have many factors to consider.

Features:

Advanced Financial offer free checking accounts with various features such as overdraft protection and reward points when the member uses the debit card associated with his or her free checking account.

Minimum Balance

Many banks require the member to maintain a minimum balance in his or her account. With Advanced Financial no minimum balance is required.