

Advanced Financial Today



GETTING TO KNOW ADVANCED FINANCIAL

Sue Falcetano

As a 13-year employee of Advanced Financial Federal Credit Union, I have assisted new and long time members with their financial needs and have come to know many of you on a personal basis.

I was originally hired as a full time teller and soon advanced to our Customer Service department. After four years in customer services, I was promoted to loan processor and subsequently manager of the New Providence office.

We offer many banking services to our members. In addition to our competitive loan rates and savings account interest rates, we now offer our members tax preparation and IRAs. I've seen many technological advances over the years, including: online banking and Bill Payer. We also offer an earned points program on our Visa® Check Card and our Platinum Visa® Credit Card, which allows members to accumulate points towards free gifts.

Come visit me at the New Providence office. I will gladly discuss your financial needs and remember at Advanced Financial ... Banking, only better!

STAY PROTECTED - Opt in for overdraft privileges.

A new federal regulation requires us to make some changes to services on your account. We want you to know about these changes and their impact on your checking account and the way you use your ATM/debit card.

After August 15th, the everyday debit card purchases and ATM transactions you make with your ATM/debit card will no longer be covered by our standard overdraft service unless you specifically request this service on your account.

That means if you use your ATM/debit card and there is not enough money in your account or if a deposit is not yet available, your card will be denied.

These everyday debit card transactions include purchases at grocery stores, gas stations, doctors' offices, pharmacies and any time you use your card for a one-time transaction, as well as withdrawals and other transactions at the ATM.

If you wish to keep the standard overdraft service on for your everyday debit card purchases and ATM transactions, you must tell us before August 15th.

Our standard overdraft service was designed to protect you in case of emergency and to save you the cost and embarrassment of having your transactions denied. Be sure to let us know if you want to keep this valued service for your everyday debit card purchases and ATM transactions.

Please call or visit our website www.advfnfcu.com to opt-in if you haven't received your opt-in forms yet.

*The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010. For accounts opened after July 1, 2010 the effective date of the change is July 1, 2010. Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. An overdraft (OD) fee or insufficient funds (NSF) fee of up to \$35.00 will be charged for covering overdrafts that result in a negative balance at the end of the day. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically), such as an automatic draft from your health club or insurance company, may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing.

It's Time for a Vacation!

Dreaming of a vacation. Pack your suitcase and head over to Advanced Financial FCU. Our competitive vacation loan interest rates won't last long, so stop by one of our offices before they pass you by. Get rates as low as **6.99% APR*** for the month of July only.

Vacation loans are personal loans that you can use to take your dream vacation.

Whether your ideal vacation is climbing a mountain or touring historical monuments, you can get the money you need for the vacation you've always dreamed of.

Contact us today to learn more about our amazing vacation loan rates!

*APR=Annual Percentage Rate. Limited time offer. Call for details.

Holiday Closings

Independence Day (observed)

July 5

Labor Day

September 6





Home Equity Loans

Want to turn your current house into your dream house? Do you want to increase the value of your house by doing some improvements? Whatever your needs, Advanced Financial is here to help you. Being a homeowner, you may have cash reserve in the equity you have in your home. A home equity loan can help finance your home improvement project.

Your pre-approved credit limit can be accessed all at once, or in several smaller advances during the life of the loan. Advanced Financial offers a competitive rate on our Home Equity Line of Credit as low as **4.00% APR*** for the first year.

Or if you prefer to use our fixed home equity loans, we also offer a reduced rate on our fixed home equity loans as low as **5.5% APR***

Could you use a little help choosing the home equity loan that will best meet your goals and needs? Wondering how much of your home equity you can borrow? Talk to the loan experts at Advanced Financial.

*APR=Annual Percentage Rate. Rate subject to change.

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

800-237-5626
www.advfinfcu.com



Join the Crowd at Advanced Financial FCU!

Everyone has a different definition of what's important. That's why Advanced Financial FCU is here to meet all kinds of needs. But we take the most pride in our commitment to friendly customer service. We have community ties dating back to the 1960s and the reason for our long history in the community is simple – we believe every member is important.

For over 40 years, we've given back to our members by offering a world of possibilities:

- Free Checking
- No-Fee ATM Locations
- And much more!
- Fast and Easy Telephone and Online Banking
- Competitive Interest Rates
- All Kinds of Loans
- No Annual Fee VISA® Credit Cards
- And Much More!

If you want personal service, diverse financial options and competitive rates, you'll fit right in with the ever-growing membership at Advanced Financial FCU. Stop by or call us today to discuss how we can help you meet your financial goals. 1-800-237-5626 or visit our website www.advfinfcu.com.

Sum of All Fears: Are Risk Aversion and Greed All in the Mind?

When the market takes a dive, are you more likely to change course or stay the course? What about when the market is rising? Are you more likely to follow the crowd and buy more or do you maintain your investing strategy?

If the answer to the first question is "change course" and the answer to the second is "follow the crowd and buy more," you could be letting your emotions drive your behavior. Emotional reactions can cause investors to buy high during the exciting phase of a market bubble and to sell low during a downturn when panic sets in, exactly the opposite strategy of what rational investors are supposed to do.

You may be able to avoid some common mistakes and help achieve your goals by basing your financial decisions on a sound investment strategy that takes into consideration your time horizon, risk tolerance and personal circumstances.

Call Craig Piper today to further discuss your investment strategy at 1-800-237-5626 ext.2129.

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SIZZLING SUMMER USED AUTO SALES EVENT



Advanced Financial Federal Credit Union Members:

We'll give you Blue Book® Trade-In Value on your vehicle PLUS \$500!

Plus, receive rates as low as 3.50% APR!
Upon used vehicle purchase from Enterprise Car Sales.

July 1 - 31, 2010

Call 908.771.0300 x 2118 to get pre-approved by Advanced Financial FCU today!

Visit your participating Enterprise Car Sales locations:
Clifton..... 1316 Main Ave..... 973 772-0150
Iselin..... 449 State Hwy. 27..... 732 404-1223
Lakewood..... 1141 Rte. 88..... 732 886-1796
Wayne..... 1546 Rte. 23 North..... 973 686-9565



*Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. 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 Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 7/1/10 - 7/31/10. APR=Annual Percentage Rate. Rates as low as 3.50% APR for 60 months. Financing 95% of average trade-in based on NADAGUIDES.COM. Financing by 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 7/1/10 - 7/31/10.

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