

FALL 2011

# Advanced Financial Today



## GETTING TO KNOW ADVANCED FINANCIAL

### Walter Price IV

If you have applied for a loan in the last four years, there is a 50/50 chance that we have met in person or have spoken over the phone. Hello, my name is Walter Price IV and I am a Sr. Loan Officer here at Advanced Financial FCU. My office is located at the Main Branch in New Providence, NJ where I can be found Mon-Fri 8am- 4pm.

My mission is to deliver financial solutions through a tailored approach while providing a genuine interest in every member looking to achieve their financial goals. Whether it be by consolidating your debt into one manageable payment, refinancing your high interest rate car loan or helping you purchase the car of your dreams, I will be here to provide the support you need. I will never turn away a question and will always strive to empower each member with the knowledge needed to make an informed decision.

At Advanced Financial FCU, we are aware of the economic uphill battle our community is facing. We strive to develop competitive products suited to help each member through these uncertain times. Establishing relationships with our members is at the heart of what we do.

Advanced Financial FCU strives to advance the community, one member at a time.

## Auto loans as low as 3.0%

Let Advanced Financial put you in the driver's seat of a low-rate, high-value auto loan. We'll help you get the car you love with a payment you can afford. **This could be YOUR Auto Loan:**

**As low as 3.0% APR\***  
**36-Month Term • \$10,000 loan • Monthly Payment \$290.82**



Get pre-approved today! Know your exact rate and monthly payment ahead of time, and visit the showroom with the confidence of a cash buyer.

Don't spin your wheels—call Advanced Financial TODAY!

\*APR=Annual Percentage Rate. Rate based on creditworthiness, subject to approval. Other rates and terms available. New applications only.

## ULTIMATE TAILGATE USED AUTO SALES EVENT



## Get 1.00% off the current rates!<sup>1</sup>

### And, get two years of oil changes!<sup>2</sup> Up to a maximum of eight oil changes.

### Plus, we'll give you top dollar for your trade!<sup>3</sup>

Upon used vehicle purchase from Enterprise Car Sales.

## October 1 – 31, 2011

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

### Visit Us At Enterprise Car Sales:

Clifton .....1316 Main Ave. ....973 772-0150  
Iselin .....449 State Hwy. 27 .....732 404-1223  
Wayne .....1546 Rte. 23 North .....973 686-9565



## car sales

enterprise  
Haggle-free buying. Worry-free ownership.<sup>4</sup>

<sup>1</sup>APR=Annual Percentage Rate. 1.00% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Advanced Financial Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased from 10/1/11 - 10/31/11. <sup>2</sup>Year of oil changes is calculated by an average of 1,000 miles per month with an oil change every 3 months. Oil changes will be issued in 8 separate coupons each good for one oil change and has a total approximate retail value of \$280. Offer will be issued 30 business days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased from 10/1/11 - 10/31/11. Offer not redeemable for cash. Cannot be combined with any other offers. Not valid on previous purchases. Certain restrictions apply. See a representative for details. <sup>3</sup>We provide a fair and competitive offer on your vehicle. Customer is responsible to any extent trade-in vehicle pay-off exceeds Enterprise offer. See Enterprise Car Sales Manager for details. <sup>4</sup>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. © 2011 Enterprise Car Sales. C00453 AD08/11 SH

Preview our great selection of quality used vehicles at [cauto deals.com](http://cauto deals.com)

## Toys for Tots

AFFCU is pleased to announce that we will again be participating in the Toys for Tots program this year. From December 1-15, bring your new, unwrapped toys to any Advanced Financial location. Your donations bring joy to children throughout our area. Thank you in advance for sending a message of hope to kids who need it most.



## Holiday Closings

Thanksgiving Day	Nov 24, 2011
Day after Thanksgiving	Nov 25, 2011
Christmas Day	Dec 26, 2011
New Year's Day	Jan 2, 2012

## Congratulations!

### FREE Month on Auto Loan

Mr. Harry Martino won one FREE month on his auto loan when he applied during our Enterprise Car Sale promotion.



### Beach Set Winners

Teresa Venable and Deromuald Romulus won a relaxing beach set when they enrolled for e-Statements during our June/July promotion.



### Education Exchange Program

We are proud to announce that, for the third consecutive year, an Advanced Financial member has won a \$1,000 grant through the Education Exchange College Grant Program. Congratulation to Lev Litichevskiy!



## 2011 Annual Meeting Reminder

**November 19, 2011**  
**11am-1:30pm**  
**Galloping Hill Inn**  
**325 Chestnut Street Union, NJ**

Free to all members! Please RSVP to 1-800-237-5626.

## Open the Door to your Dream House

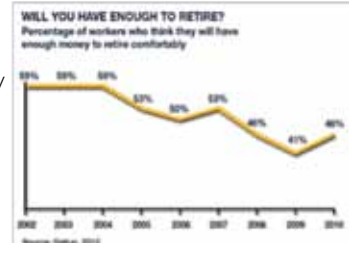
The Credit Union can help you open the door to your dream house! Advanced Financial offers competitive mortgage rates with the trusted service you've come to expect. So whether you're looking to buy your first home, need more room for a growing family, or are thinking of downsizing, we can help you create a mortgage that fits your needs, your lifestyle and your budget. We offer fixed- and adjustable-rate mortgages with a variety of terms.

Talk with one our lending professionals today! Call 1-800-342-4998 or visit any branch.



## Earning Income from Mutual Funds

More than half of working Americans are concerned that they may not have enough money to live comfortably during retirement (see chart). For most retirees, income will come from multiple sources. It may be helpful to consider mutual funds as a potential source of retirement income.



Mutual funds enable you to invest in a portfolio of securities that are typically assembled and managed with a particular goal. In 2010, mutual funds were the most common type of investment held in IRAs and defined-contribution plans.<sup>1</sup> Although you might think of mutual funds as a tool to increase savings, they can also generate income.

Understanding the different types of income-producing mutual funds may help you better evaluate the role they could play in your retirement portfolio:

For more information on Mutual Funds, contact Craig Piper, Financial Advisor Advanced Financial FCU at 1-800-237-5626 Ext. 2129



Mutual funds are sold by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.

<sup>1</sup> Investment Company Institute, 2011

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### 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](http://www.advfinfcu.com)



## Sign up for e-Statements

### Every 10th member wins \$25

Starting October 1- Dec 31, 2011 sign up for e-Statements and you could win \$25! Every tenth member to sign up for e-Statements will win! Winners will be notified by phone so please make sure we have your current information when you register.

Sign up online at [www.advfinfcu.com](http://www.advfinfcu.com) or in-branch today.

