

# Advanced Financial Today



Mariela Perez

## GETTING TO KNOW ADVANCED FINANCIAL

My name is Mariela Perez. I have been with Advanced Financial Federal Credit Union for a little more than a year as a part-time teller at the New Providence and Scotch Plains branches. When I am not at work, I am spending quality time with my family. I have over five years of experience in retail banking, assisting new and existing customers with their banking needs. My goal is to provide an outstanding customer service to our members by interacting with them in a friendly, helpful, positive way.

At Advanced Financial Federal Credit Union, we have an extensive line of products and services to cover our members' needs. Our credit cards offer not only the lowest rates on the market, but also benefits such as balance transfers, no annual fee, rewards and more. Visit our website at [www.advfnfcu.com](http://www.advfnfcu.com) for more details, or stop by any of our branches.

It is a pleasure to serve our members, friends and family. Hope to see you soon, and remember to keep us in mind for all your financial needs.

## AVOIDING ESTATE & RETIREMENT PLANNING BLUNDERS

One hour of important information about setting up your estate documents to avoid probate issues and steering clear of the most common retirement planning mistakes seniors make before, during and after retirement. Hosted by Richard Rose of Nationwide Planning Associates, featuring guest speaker James K. Noble, CFP®, CLU®, Certified Financial Planner™. Thursday, April 23, at 6:00 pm in our main branch, 785 Central Avenue, New Providence, NJ 07974. Call (908) 771-0300 ext. 2129 to make a reservation for this informative event.



## Find the Right Mortgage for You

Whether you're buying your first home or looking for a new one, we're here to help you find the right mortgage for you!

If you already have a mortgage but you want to lower your interest rate, shorten your loan term or use your home's equity to get cash out for home improvements or debt consolidation, refinancing your home loan may help.

Contact us today to learn more information about our mortgage programs.

## Coming Soon: CardProtect, Our New App!

Members using CardProtect will enjoy immediate access to account information and the power to control when, where, and how their cards can be used.

Cardholders can use the CardProtect mobile app to instantly set their card preferences, including:

- Turning the payment card on and off.
- Controlling transactions based on location, transaction amount, or merchant type.
- Scheduling instant alerts to be sent when a transaction authorization is received for transactions that meet certain criteria—such as location, merchant type, or transaction amount—as defined by each cardholder.
- And many more!

Stay tuned to learn more about our new mobile app.



## Apply for a Scholarship

If you are graduating high school this spring, you can win \$1,000 from the CrossState CU Association! Visit our website to download an application. Please fill it out and drop it off at any of our branches.

*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 2020/2021 school year.*



### Holiday Closings

Good Friday (Newark and Wall Branches only) April 10, 2020  
Memorial Day (all Branches) May 25, 2020

### Dormant Accounts

If your account has not had any activity for three years (other than the dividends posted), it will be charged a dormant account fee of \$8.00/month. A deposit of any amount will remove the dormant fee status.



## Spring Clean Your Credit Report

Overwhelmed by debt? We can help! Here are three affordable solutions to help you clean up your report:

**Visa® Credit Card:** Transfer credit balances from other lenders to our Visa Credit Card and take advantage of our lower rates to save on interest. Our Visa Credit Card features:

- No annual fee
- Low, fixed rates
- No balance transfer fees

**Debt Consolidation/Personal Loan:** Access this low-cost loan for any purpose:

- Borrow up to \$10,000
- No application fee
- Low, fixed rates

**Home Equity Line of Credit:** Use your equity to consolidate and pay off medical bills, taxes, house repairs and any other debts that you've accumulated.

- Choose from fixed or flexible terms
- Low rates
- Fast application process

Contact us today to learn more about our loan programs and all the great features we have.

## All About Identity Theft

Identity theft involves a thief stealing your personal information to pose as you in some way. A newer and growing variety is called synthetic identity theft. In synthetic identity theft, your personal information is combined with fake data to create a brand new bogus identity.

A thief may combine your Social Security number with a different name or other fake credentials. Synthetic identity theft can be harder to detect, which can lead to more damage.

### How Can Identity Theft Affect Me?

Identity theft can damage your finances, credit rating and reputation and complicate many areas in your life. Identity thieves might:

- Drain your bank/Credit Union account
- Make purchases with your Credit Card
- Open new accounts (bank, cell phone, utility, credit card, etc.) in your name
- Get identity and government documents issued with your name and their photos
- Receive medical care under insurance
- Take out loans in your name
- Create false criminal record for you by using your identifying information when investigated or arrested by police

### Protect Your Identity

- Guard your cards
- Watch out for skimming
- Be cyber secure
- Secure your Wi-Fi
- Travel with cash or with the minimum amount of Credit Cards you need

To learn more, follow our identity theft protection tips on Facebook and our e-newsletter.

### 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.advfincfu.com

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**Get a cool  
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with Unlimited Plus or Premium.  
**Plus \$100 annual loyalty reward.**

Cash via deposit. \$100/line, max 2 lines. Req. new line acts on eligible plan and registration. Loyalty via deposit. \$100/yr. per account.

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\$100 cash reward per line on up to two lines

\$100 annual loyalty reward per account

25% off accessories at Sprint retail locations

Cash reward via deposit. \$100/line, max two lines. Req. active on eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of activation.

## Kelly Price

It is with great sadness that we announce the passing of Kelly Price.

Kelly passed away on Monday, December 16. She had been a valued member of our team since 2012 and will be greatly missed.

Please keep Kelly's family in your thoughts as they go through this difficult time.



## Donating to Help Puerto Rico

Since December 28, 2019, the island of Puerto Rico has been affected by a series of hundreds of small earthquakes, which culminated in a powerful 6.4 magnitude earthquake on the morning of Tuesday, January 7.

Due to this event, there was a reported island-wide loss of power that may take up to a year to repair. The number of people that stood without homes climbed up to 8,000, and over 3,000 homes were left damaged or destroyed.

After hearing of this catastrophic event that occurred, the employees from Advanced Financial gathered canned goods, blankets, quilts, toiletries and water in order to assist those who were affected. Thanks for all your donations and help.