

# Advanced Financial Today



Tamiaka Codner

## GETTING TO KNOW ADVANCED FINANCIAL

My name is Tamiaka Codner. I am a full-time Teller at the Roselle branch. I've been in banking as a Teller for five years. I've had the pleasure of working with Advanced Financial for one year now. The experience has been a tremendous one. Assisting members over the phone and interacting with them in person is such a great way of getting to know each other.

Our credit union offers so many products and services to members. I like our loan programs as we offer many loan types to our members. Advanced Financial offers personal loans, auto loans, mortgages, HELOCs and student loans. From May 1 – July 31, 2020, Advanced Financial is also offering a vacation loan with a minimum of \$500 and maximum \$2,500 for a 10-month term at rates as low as 6.99% APR.\* Stop by any of the branches or apply online if you need a little bit of extra cash this summer.

I am happy to be part of the credit union family and I'm looking forward to seeing you at the Roselle Branch.

\*APR = Annual Percentage Rate

## NEW PHONE NUMBER

Effective April 28, there is a new number to report lost or stolen credit and debit cards. That number is **833-357-0004**, is available 24/7 and can be found on our website.

## Great News!

### West Orange Municipal FCU has merged into the Advanced Financial Family.

We are very excited to announce that **Advanced Financial FCU and West Orange Municipal FCU have merged, effective April 1, 2020.** It is our goal to continue the fine tradition there and bring even greater value to the Credit Union's Members, employees and the local West Orange and Essex County communities.

Many of West Orange Municipal FCU's Members have been working through the COVID-19 crisis, providing their services to the community. Advanced Financial would like to welcome and thank them.

We look forward to combining the best of each organization's strengths to grow and bring all our Members an extraordinary financial services experience.

## We Have It All Under One Roof

It pays to be an Advanced Financial FCU member – especially when you're in the market for any kind of loan.

Be prepared for life's expenses, whenever they happen, with a loan or line of credit. Whether you're looking to consolidate higher interest rate debt, renovate your house or cover an unexpected repair or an emergency medical bill, we offer plenty of borrowing options to fit your needs, including personal loans, holiday loans, vacation loans and fixed-rate credit cards.

You can also take advantage of our competitive auto rates. Purchase a new or used vehicle or refinance your existing auto loan from another lender to lower your payment. We offer competitive home equity lines of credit that allow you to enjoy the things that really matter with the equity you've built up in your home. Interested in purchasing a home or refinancing your mortgage? We've got that covered as well through our mortgage department.

Stop by or visit [www.advfnfcu.com](http://www.advfnfcu.com) for more information.



## Need a Break?

While our travel options are more limited during COVID-19, we can still enjoy some relaxing time while maintaining our social distancing.

No matter what your vacation plans this summer, we've got you covered – there's no reason to wait. With interest rates as low as 6.99% APR\* and amounts up to \$2,500, your vacation starts now.

Call us today at 1-800-237-5626.

\*Minimum is \$500 – Maximum is \$2,500, 10-month term. Offer valid until July 30, 2020, subject to credit approval. APR = Annual Percentage Rate.



### Holiday Closings

4th of July Observation: Friday, July 3

Labor Day: Monday, September 7

### 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.

## Watch Out for Phishing Scams

Top five ways fraudsters try to steal your information

You might be familiar with email phishing, but it's not the only type of phishing you could experience. Criminals will also use phone calls, text messages, websites and social media to deploy a phishing scam. Below are some common forms of phishing that you might encounter and the warning signs to look out for.

### Phone Call Phishing: Warning signs to look out for

- A phone call from "your Credit Card Company" or "financial institution," typically from someone who works in the "Security and Fraud Department."
- You are told your card has been flagged for suspicious transactions and you need to prove that you have the card in your possession.
- You are asked to provide the three-digit security code on the back of your payment card, a one-time passcode that was just sent to you, or your PIN.

### Email Phishing: Warning signs to look out for

- Spelling and grammar errors in the subject line or body of the email.
- Suspicious requests. Visa®, like other financial institutions, does not contact cardholders to request their personal account information.
- The email address doesn't match the organization (i.e., irs.net or amazon.mil).
- Suspicious hyperlinks. Avoid clicking on hyperlinks if possible. A single click can cause your computer to become infected with malware.

### Text Message Phishing: Warning signs to look out for

- There's a link instead of a phone number to call.
- The text you receive may not contain the name of the bank or any other information.
- The text requests that you log in to your bank account to verify a transaction, enter your PIN, or provide your three-digit CVV code.

### Web and Social Media Phishing: Warning signs to look out for

- There's something slightly off about the web address or the actual page. Look for misspelled words, substitutions or updated logos.
- An unusual pop-up on the site that requests that you enter your account information.
- There are HTML links that don't match their destination.
- A friend request from someone you don't know.
- A post asking you to click on a link that requests personal info.

If you experience a phishing scam of any sort that uses Visa's name, please let us know by emailing us at [phishing@visa.com](mailto:phishing@visa.com). We appreciate your input, and while we can't respond to each email, we fully investigate each claim to help stop fraud at the source. For more information on phishing and other computer-based scams, visit the National Cyber Security Alliance at <https://staysafeonline.org>.

### Main Office

785 Central Avenue  
New Providence, NJ 07974  
908-771-0300  
Fax: 908-771-9349  
Monday – Thursday  
8:00 am – 4:00 pm  
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](http://www.advfnfcu.com)

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by the NCUA

## Love My Credit Union

Save up to 40% on a One-Year Membership at Sam's Club!

Get what you need to make staying home easier with brands you trust and savings you can count on. Get excellent products and services across the U.S. and Puerto Rico, available using club pickup, online and through mobile devices with free shipping on most items and no minimum purchase.

Credit union members get a one-year membership for 40% off; plus, for a limited time, you'll also get a \$15 entertainment discount.

Sam's Club gives you exclusive savings on the things you need, the things you love, and all sorts of unexpected things, so join the club today!



## Introducing CardProtect

Control Your Card Right from Your Phone!



Advanced Financial FCU is pleased to introduce CardProtect®, a mobile card management application that helps reduce account fraud by allowing you to monitor accounts with your smartphone and control how, when and where your debit or credit card is used.

CardProtect is available in the Apple® App Store or Google Play™. Once CardProtect is set up, cardholders have the ability to "turn off" their card when not in use, establish transaction spending limits and decline a transaction when the amount exceeds a predefined threshold. Both your AFFCU debit and credit cards can be set up in the app to provide 24/7 monitoring.

Real-time smartphone alerts can be customized based on the types of information you would like to receive. For example, a cardholder can set up an alert to be notified when a card is used, when a transaction is approved or exceeds any of the permitted use policies, or when a card transaction has been attempted but has been declined based on the parameters established.

CardProtect provides instant notifications for your AFFCU debit and credit cards and even the capability of linking additional accounts to better monitor dependent spending. As an example, by using the GPS system in their smartphone, geographic use restrictions can be established for teens or college students, along with restrictions on merchant type and spending limits.

"CardProtect is ideal for users who want to actively manage their cards. CardProtect's inventive and thoughtful approach to card management makes the user experience as easy as possible," said Sandy Mullins, AFFCU SVP, Administration. "We are excited to offer this tool to our cardholders! It is the perfect complement to our 24/7 Enfact fraud monitoring service. Not only is CardProtect user-friendly and convenient, but it will aid in our continued efforts to prevent fraud and identity theft for our cardholders."

For more information on AFFCU debit and credit card products, please visit our website or contact us at 800-237-5626.

## CEO Message

Hopefully this newsletter finds you safe and sound.

By the time this is published, hopefully we are starting to be back to normalcy. During this crisis, we have tried to keep a level of service available for our Members. Our branch offices have been open to Members on a reduced schedule. We also encourage you to use our online system for your transactions. Our telephone customer service lines have been open throughout.

Our employees have been invaluable in keeping our offices open during this crisis and I as CEO am very appreciative of their efforts. While we, of course, thank our healthcare workers and others for all they are doing, we also want to recognize our Advanced Financial employees for being there for our Members.

Alan Feigenbaum, CEO/President

Advanced Financial FCU

