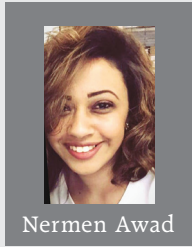


Advanced Financial Today



Nermen Awad

GETTING TO KNOW ADVANCED FINANCIAL

My name is Nermen Awad, and I have been with Advanced Financial for two years. I like the fact that we are updating the system, features and products, and I am looking forward to being able to better serve our members. I would like to talk to you today about our online banking services, which include our mobile application.

The new mobile app is very user friendly and has lots of great features. Accessing this cool app is very easy; all you need is an online banking account, which you can sign up for on our website. Once you have your username and password, you can download the new mobile app from your smartphone's app store.

Generally, it's very important to have online access for your accounts, as it will give you much better flexibility and higher-quality business transactions. Overall, it's a little bit of effort that will greatly enhance your banking experience. Please stop by the Scotch Plains branch if you have questions or need more information. I will be more than happy to help you.

DEPOSIT CHECKS WITH OUR MOBILE APP!

- You can deposit checks up to \$5,000 each with a maximum daily deposit of \$10,000. Checks must be payable to the account holder and endorsed "For Mobile Deposit to Advanced Financial FCU."
- All deposits will be subject to a three-day hold. Deposits made by 2:30 pm ET each day will be posted by 4:30 pm that day.
- Deposits on Saturday, Sunday or Federal Holidays will be processed on the next business day.

Message from the President/CEO

I am writing to you for the first time in my new role as President/CEO and am privileged to serve the members and employees of Advanced Financial FCU as we move through 2021 and beyond. I will work to continue the commitment to meet the financial needs of our communities with a robust mix of deposit and lending services, new technologies and member-only benefits.



In August, we began to issue contactless debit cards for all new card orders and reissued cards. Contactless cards use NFC technology to allow you to tap or hover the card at an enabled POS terminal to complete your sale. This both speeds up your transaction and eliminates the need to insert your card or hand it to a cashier. In late September, we added Apple Pay®, Google Pay™ and Samsung® Pay for debit, another contact-free payment method. Simply download the "Pay" app to your Apple® or Android™ phone and follow the prompts to add your card to the digital wallet. After a quick verification call, you are ready to use your smartphone as a payment device! The wallets create a unique token each time you use them for a purchase, so your card number is never sent to the merchant's POS system. This provides convenience and adds another layer of protection from fraud.

In July, we introduced mobile deposit so you can simply snap a photo of the front and back of your check using your smartphone and our mobile app to make a deposit to your AFFCU account from anywhere. Moving into 2022, we will be replacing the ATMs at our Roselle and New Providence offices with machines offering increased functionality and ease of use. We will continue to explore enhanced digital offerings to make your interactions with Advanced Financial as seamless as possible.

Finally, visit our website to learn more about the many valuable services available to all credit union members, including TruStage® Insurance and Love My Credit Union® Rewards. Also check out the uChoose Rewards® program for earning Rewards points for registered debit cards and Visa® Platinum credit cards. Wishing you and your families an enjoyable fall season.

Richard Rose, AIF®, Wealth Management

Advanced Financial Federal Credit Union is pleased to announce that Richard Rose is back in the office for appointments. Since 1991, Richard has used his education and experience to develop investment portfolios. As an Accredited Investment Fiduciary® (AIF), Richard uses a prudent goal-based planning process to help clients achieve their objectives in managing their investment portfolios with an emphasis on retirement income planning.

"Our goal is to be a lifelong, trusted partner for our members," explains Sandra Mullins, CEO of AFFCU. "Richard shares these goals of the credit union."

Richard is located at the credit union's main office: 785 Central Avenue, New Providence, NJ. His services, while specializing in retirement planning, include Wealth Management, 401(k) Rollovers, Life Insurance, and Long-Term Care Insurance, as well as other offerings designed around the needs of the credit union's members. His program works in cooperation with Advanced Financial Federal Credit Union and complements the wide range of products and services the credit union makes available to its members.

To familiarize you with Richard's services, you may receive electronic communication in the upcoming months. Please contact him with any questions or to set up an appointment at 908-771-0300 X-2129 or rrose@nationwideplanning.com.



Richard Rose, AIF®
Nationwide Planning Associates, Inc
908-771-0300, extension 2129
rrose@nationwideplanning.com

Representatives are registered through, and securities are sold through Nationwide Planning Associates, Inc., Member FINRA/SIPC, located at 115 West Century Road, Suite 360, Paramus, NJ 07652. Investment advisory services are offered through NPA Asset Management, LLC. Insurance sold through licensed NPA Insurance Agency, Inc. agents. Non-deposit investment products are not a deposit, not NCUA insured, not insured by any federal governing agency, involve investment risk, may lose value, and are not obligations of or guaranteed by the Broker/Dealer or Credit Union. Representatives are NOT employees of the Credit Union.

Holiday Closings

Thanksgiving Day – November 25
Day after Thanksgiving – November 26
Christmas Eve – December 24
New Year's Eve – December 31

Annual Meeting

November 13, 2021, at Galloping Hill
325 Chestnut Street, Union, NJ 07083
Free for all members. Please RSVP no later than
November 1, 2021, by calling 800-237-5626.

Dormant Account

If your account has not had any activity (other than the dividends posted) for 18 months, it will be considered inactive. Inactive accounts are subject to a fee of \$2.00/month. A deposit of any amount will remove the inactive status.

Stay Safe While Online Shopping

Online shopping has heavily changed the behavior of consumers in recent years. Whether it means getting the best price on the latest software or purchasing the perfect pair of shoes, online shopping gives us access to products, services, and special deals that might be unavailable to us otherwise. Here are some tips to enjoy and ensure that you have a safe online shopping experience:

- **Use a good anti-malware program.** This may sound obvious, but many people ignore the advice to install anti-malware software. It is critical that online shoppers secure their PC from viruses and other attacks. To ensure that your security program's protection stays current, keep its virus and malware signatures up to date.
- **Use a credit card instead of a debit card.** Credit cards can be the safer choice for online shopping – if someone manages to intercept your card details online, they can do less damage. Download our Card Valet® app for your mobile device; this will ensure you have control over your card in the event of a fraudulent transaction.
- **Make sure the order checkout area is encrypted.** Before you purchase anything from a website, verify that the vendor has encrypted its payment form so that your internet connection is staying safe. Make sure you see HTTPS:// in your browser bar before checking out.
- **Print or save a copy of your orders.** It's always a good idea to keep documentation of your online purchases. Most retailers will send you an email or refer you to a web page with a confirmation of your purchase; this page should include a purchase receipt and a confirmation number. Save the confirmation and keep it until you receive your product.
- **Check your credit union statements often.** To ensure that no unknown or fraudulent charges have been posted to your accounts, check your statements often. Sign up now for online banking to have a real-time view of your account. Do not wait until the end of the month to review your account. If you see a charge that looks out of the ordinary, report it to us immediately.

Stay Organized With eNotices

Keeping your accounts in order is even easier now. You can receive notices for certificate maturities, late notices for loans, notices of overdrafts or NSF on ACH debits or checks cleared, and your tax forms at the end of the year. To enroll, click on the eNotices link on the right-hand side of the online banking Accounts page, select the Delivery Method tab and change from Paper to Electronic. Notices will be delivered to the email address you have saved in your online banking settings.

If you need assistance with any of our digital services, contact us at 800-237-5626, Monday to Friday 8 am to 4:30 pm or by email at afsinfo@advfincu.com.

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

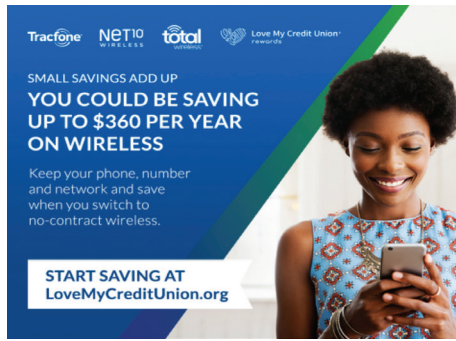
Wall Branch is for Blue Cross Blue Shield employees only.

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

342 Main Street
West Orange, NJ 07052
Monday – Friday
9:00 am – 4:30 pm

1-800-237-5626
www.advfincu.com

Hours may be different due to COVID-19; please call to check our current business hours.



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Wishing Alan a Happy Retirement!

I hate goodbyes, especially when it comes after more than 15 years working together. Thanks for years of fun and trust that we built together. You challenged me to work hard and enjoy what I am doing. It was great to work with you Alan, and I wish you a happy, healthy and active retirement. Please send us pictures of your travels and adventure.
– Noussa Louis

Alan, wishing you a Happy Retirement. It has been a great pleasure working with you and you will be truly missed. Remember Life Begins at Retirement so enjoy to the fullest. – Simone Little

Congratulation on your retirement & from the depth of my heart, I wish you a great one. Have fun and unlimited time for relaxation. You will be missed and thanks for giving me the opportunity of working with a great boss. It was a pleasure working with you. – Nony Eboh

Hope you have a healthy, wealthy, long and happy retirement! Time to relax... and travel a lot! – Stella Moreno

Alan, it's been a pleasure working with you! You've been a wealth of knowledge and guidance for me in the time we have worked together. I appreciate you sharing your experiences and wisdom with me during your time here. You were a valuable asset to the credit union and every employee that you've interacted with. We will continue your fine work with the strong team we have in place! – Frank Diaz

May you be proud of the work you have done, and as you go into this next chapter of your life, may you enjoy the very best that life has to offer. Congratulations on your retirement! – Maria Galvez

I liked Alan from the very first time I met him before the merge of United Financial with Advanced Financial. He is not the man of many words but when he speaks everybody listened. He has a kind soul and a great spirit. I am going to miss his unexpected visits and his eagerness to help. God bless you and your family. – Diane Fairfax



Congratulations

Congratulations to our IT Director, Frank Diaz, on his recent marriage in July 2021. Congratulations to Vanessa Cadet on her recent marriage in August 2021. We wish the two couples happy marriages!

Congratulations to Tamiaka Codner on her new baby girl. Tamiaka, we wish you and your new bundle of joy the best!



Welcome to the Advanced Financial Family

We are pleased to announce that Shamita Singelton joined our Advanced Financial team. Shamita is coming with a lot of customer service skills and a very friendly personality. Please help us welcome her to our Credit Union Family.