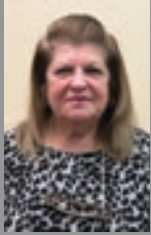


Advanced Financial Today



34076-NEWSLETTER-0422



Joyce Saftlas

GETTING TO KNOW ADVANCED FINANCIAL

My expertise is member service. I am able to assist members with their needs.

Advanced Financial is member-friendly and here to help you with all your financial needs. To open a savings account a prospective member needs two forms of identification and five dollars. The prospective member must live, work, or worship in Union or Essex County.

I believe one of the best products we have is our checking account, which is easy to use and has no minimum balance. There is a \$1/month fee for a Visa® debit card, which is waived if you make five signature-based transactions a month! Our debit card comes with many benefits. We do not charge any fee the first eight times you withdraw from an ATM not owned by Advanced Financial, you have access to thousands of free ATMs through the CO-OP® network, and you can earn rewards points on your Visa debit card purchases through uChoose Rewards® (www.uchooserewards.com). You can also setup direct deposit for a paycheck, social security check or pension.

You will be pleased to find our knowledgeable tellers to be willing and ready to serve you. Please stop by if you have any questions or need additional information. Look forward to meeting you!!

A Special Message to our BCBS Members

Advanced Financial FCU has a nearly 40 year history with the employees of Horizon BCBS since the merger of Jersey Blues FCU with BTL FCU in October 1984. While each of our organizations has undergone a name change in those intervening years, our mutual commitment to provide an important benefit to BCBS employees has remained a guiding principle of our relationship.

Horizon Blue Cross Blue Shield has advised us they will no longer be able to support our branch operations in the Newark and Wall locations effective April 2022. While AFFCU will no longer be offering in person branch services in the Newark and Wall locations, we remain committed to serving you through our other branch locations in West Orange, Roselle, Scotch Plains and New Providence and through our online and mobile banking applications.

Direct deposit will continue to be available for funding your accounts and making payments to loans or your AFFCU credit card. We are available by phone Monday to Friday 8:30 A.M. to 4:00 P.M. and online 24/7 at www.advfinfcu.com. We look forward to continuing to serve your financial needs for many years to come.



We Love Our Members!

Submit a testimonial, and you could win a Sephora gift card!

Have you had a good experience with Advanced Financial Federal Credit Union? We want to hear! Submit a member testimonial to our "We Love Our Members" promotion, and you'll be entered into a raffle for a chance to win a \$25 Sephora gift card.

This promotion begins on April 15 and ends on June 15, 2022. One entry per person. Participation in the promotion is limited to natural persons, who at the time of entry are Advanced Financial members in good standing, 18 years of age or older. Send your member testimony to Noussal@advfinfcu.com between April 15 – June 15, 2022, for a chance to win a \$25 Sephora gift card.

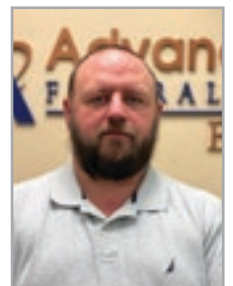
Coming Soon: A New and Improved Website

We are excited to announce that we are redesigning our website! This is a great opportunity to refresh its look and feel, as well as enhance members' digital experience. Stay tuned for more details and updates to come.

Welcome Back, Dwayne!

Dwayne Dolly recently returned to Advanced Financial as VP of Operations. He spent the past nine years managing IT departments at two credit unions, but now returns to Advanced to lead the branch operations and member service teams. Welcome back!

Originally from Burlington WV, he earned his degree from Lycoming College with a major in Political Science and Criminal Justice. Dwayne has worked for credit unions in various capacities since joining Advanced in 2007. He is an active Freemason and enjoys camping and spending time in the outdoors with his family.



Holiday Closings

Memorial Day: Monday, May 30, 2022

Juneteenth Day: Friday, June 17, 2022

Inactive Accounts

If your account has not had any activity (other than dividends or fees 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.

Branch Hours

Effective April 4, Advanced Financial will resume full time hours in all branches.

Check the hours and locations for more information.



Need Extra School Funds? No Problem! In-School Student Loans



Advanced Financial Federal Credit Union understands it's not easy to get through school without financial assistance. A private student loan from Advanced Financial FCU can help pay for your educational expenses that weren't covered by your financial aid package. It's easy and free to apply! Visit our website for more details: www.advfinfcu.com.

Protect Yourself and Your Money

Scammers frequently use email or text messages to trick you into giving them your personal information. They may try to steal your passwords, account numbers, or Social Security numbers. If they get that information, they could gain access to your email or other accounts.

Scammers do their homework and find information about you before they make contact. They use a variety of techniques, including flattery and emotional manipulation, to draw you in. They might:

- Pressure you to send money
- Threaten you with law enforcement action
- Tell you to purchase gift cards and provide codes as a form of payment
- Ask you to cash a check for a stranger or send money via wire transfer

What You Can Do to Avoid a Scam

On the phone:

- Block unwanted calls and text messages.
- Hang up on cold callers and ignore cold texts.
- Register with the Telephone Preference Service. This is a free service that enables you to opt out of marketing calls. If a cold caller contacts you and asks you to pay to register, this is a scam.
- Ask for the name of the person who is calling you and whom they represent. Check the information by calling the company's head office.
- Resist the pressure to act immediately.

Online:

- Install legitimate antivirus and firewall software and make sure you keep it up to date.
- Don't click on links or attachments in an unsolicited email, even to unsubscribe.
- Don't reply to scam emails even to say no – this lets the scammer know the account is active.

Did you give a scammer your Social Security number? Go to IdentityTheft.gov to see what steps you should take, including how to monitor your credit.

Did you give a scammer your username and password? Create a new, strong password. If you use the same password anywhere else, change it there, too.

Main Office

785 Central Avenue
New Providence, NJ 07974
908-771-0300
Fax: 908-771-9349
Monday – Friday
8:00 am – 4:00 pm

383 Park Avenue
Scotch Plains, NJ 07076
Monday – Friday
8:00 am – 4:00 pm

342 Main Street
West Orange, NJ 07052
Monday – Friday
8:30 am – 4:30 pm

Branch Locations

575 Raritan Road
Roselle, NJ 07203
Monday – Friday
9:00 am – 5:00 pm
Saturday 9:00 am – 1:00 pm

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

Hours subject to change due to pandemic developments;
please call or check online to verify current business hours.

Love My Credit Union

There are more reasons than ever to love being a member of Advanced Financial FCU!

Your credit union membership is about the trust and care of the community, built around where you live, work, and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union® Rewards, credit union members have saved over \$2 billion with offers like:

- Save up to \$360 on your wireless bill by switching to no-contract wireless.
- Save up to 35% on IdentityIQ credit report monitoring and identity theft protection.
- Savings of up to \$15 on TurboTax® federal products.
- Save \$25 on in-office tax prep at H&R Block.
- \$100 cash reward from Love My Credit Union Rewards when you buy a vehicle from Carvana.
- Up to \$150 cash reward from Love My Credit Union Rewards with new services with Xfinity.
- Exclusive access to home tech support and protection with Asurion Home.



- Exclusive discount from the TruStage® Home & Auto Insurance Program.
- Save on SimpliSafe, the #1 expert pick for home security.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save 40% on a one-year membership to Sam's Club.
- Build your credit history with rent and save up to 30% with Rental Kharma.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your travel and entertainment needs like car rentals, hotels, theme parks, movie tickets, and more!

Learn all about how your credit union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Richard Rose, AIF®, Wealth Management

Recently, the markets cratered, heading into correction territory, and then bounced back. And then continued bucking and kicking over the next few days. Weird, right?

Not really. These things happen pretty regularly when investors get jittery. Let's talk about what's going on.

What led to the giant selloff?

A few things: fears around the Federal Reserve raising interest rates and what rapidly removing support could do to markets and the economy; inflation worries (it's at a 40-year high); tech earnings; and more recently, war in Ukraine.

Bottom line: markets are being driven by fear, anxiety, and uncertainty.

Could we see a bear market or serious corrections in the weeks ahead? Very possibly. Corrections happen

regularly, and it wouldn't be surprising to see continued volatility or major drops.

The big takeaway? In 14 of the last 22 years, markets have dropped at least 10%. We're dealing with a lot of uncertainty, and investors are feeling understandably cautious. However, that doesn't mean that we should panic and rush for the exits.

We have no idea how long this wild ride will last.

And there are plenty of bright spots on the horizon, in terms of employment, earnings, economic growth, and COVID-19.

If you would like to discuss and review your investment portfolio, please don't hesitate to reach out to me here at the credit union at **800-237-5626 x-2129**, as we are here to help.



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

Congratulations, Noussa Louis!

Congratulations to Noussa Louis, who is celebrating her 20-year anniversary at Advanced Financial Federal Credit Union!

Left: Sandy Mullins, CEO; Right: Noussa Louis, Marketing Director



Federally Insured by the NCUA

