

Advanced Financial Today



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Lashonda Jackson

GETTING TO KNOW ADVANCED FINANCIAL

Hello! My name is Lashonda. I am a full-time teller at the Roselle Branch, but you may see me in our other branches as well. I've had the pleasure of working for Advanced Financial FCU for three years.

Not only am I an employee here, but I am also a member who loves taking advantage of our mobile banking app. This feature definitely makes banking better. From doing internal money transfers to depositing checks through the app and checking my balances whenever I want, it doesn't get any easier. We keep updating and improving our mobile app, so make sure to download it today – and if you already have it, make sure to update it and get the best usage of it.

I really enjoy my time working here and meeting all the new and long-term members. You are always welcome to come visit me at the Roselle Branch, and I will be readily available to help you in any way I can!

Easy Banking in the Palm of Your Hand

Want to quickly check your balances online? Need to pay a bill? Want to deposit a check without making a trip to the branch? You can do all this using our Advanced Financial FCU mobile app!

Now it's even easier to get access to the account information you need with mobile enrollment. If you are not already enrolled in online banking, simply download our app from Google Play™ or the Apple® App Store, click enroll now, answer a few verification questions, and go on your way.

If you already have an online banking login, simply download the app and log in with your existing credentials. It's just that easy! Simplify your banking needs by downloading the Advanced Financial FCU mobile app today!



Your Debit Card – Now Digital!

Bring your Advanced Financial Visa® debit card with you everywhere by adding it to your digital wallet. Once your card is enabled, it can be used at any merchant, both online and in person, who accepts Apple Pay® or Google Pay™.

Going digital has its perks. Since you don't have to insert or swipe your card to pay, every transaction is faster. A digital wallet also reduces your chances of fraud, since a new token is used for each transaction, never revealing your card number. Plus, there is even less of a chance of leaving your card behind or having your account information skimmed from a compromised merchant terminal.

Have your debit card with you everywhere you bring your phone. Add your card to your digital wallet and enjoy the convenience today.



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Dear Parent,

Do you need the help of a private student loan to help fund your child's education?

We can help.

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To apply, visit
<https://partner.lendkey.com/afscu/student>
or call 888-549-9050.

Holiday Closings

Independence Day: Monday, July 4

Labor Day: Monday, September 5

Inactive Accounts

If your account hasn't had any activity (other than dividends or fees posted) for 18 months, it will be considered inactive. Inactive accounts are subject to a monthly fee of \$2.00. A deposit of any amount will remove the inactive status.

Branch Hours

Effective April 4, Advanced Financial resumed full-time hours in all branches.

Check the hours and locations for more information.



Stay Financially Safe This Summer

Summer is finally here, and it's time to travel, relax and have some fun. But it's important to remember that even as you're relaxing, scammers are still prowling around for your financial and personal information. Here are some tips to keep your account safe during your vacation time:

- Enroll in digital/online banking and easily keep an eye on your account from anywhere.
- Use your Advanced Financial mobile app and access your account 24/7.
- When you're traveling, avoid using public Wi-Fi hotspots to bank online.
- Never share personal/banking details with anyone.
- Set fraud and purchase alerts.
- Act quickly if your card is lost or stolen, keep our 1-800 number handy, and call us ASAP.
- Don't forget to call and let us know before you hit the road! Calling us before you leave will eliminate any difficulties you may have in using your debit card while traveling.

Most importantly, have a great time and enjoy your travels and adventures!

CardProtect – Monitor and Protect Your Account From Your Phone

Stay on top of the transactions on your Advanced Financial debit or credit card with our CardProtect app, available for download from the Apple App Store or Google Play. CardProtect offers a robust set of tools to monitor and control your transactions, even letting you turn your card off if you suspect fraud or are unable to locate your card.

Alerts can be enabled based on dollar amount or location of transactions, and you can even restrict use of the card by location, merchant or transaction types. This app is a great tool to both monitor your spending and be alerted to pending transactions, or quickly check account activity.

Take more control of your cards by downloading the CardProtect app today.

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.

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Good renters deserve good credit, so visit Rental Kharma today! Learn more about your credit union benefits at www.lovemycrreditunion.org.

Richard Rose, AIF®, Wealth Management

The markets bucked like a wild stallion and sold off again. Should we be worried? Not necessarily. These things happen regularly, especially when headlines are negative. In fact, you may recall that we kicked off 2022 with a big drop.

So, let's talk about what's behind the latest wild market ride. What led to the selloff? Primarily, economic worries, anxiety about new COVID-19 surges, concerns about Ukraine and the state of the U.S. economy.

Recently, a report came out showing the economy shrank by 1.4% in the first three months of 2022, surprising analysts who expected a positive growth of 1.0%. Although a single quarter of negative growth isn't a recession, it's a sign that inflation, the Ukraine conflict and the pandemic hangover are weighing on the economy. Realistically, some form of a bog-down was probably inevitable, given the massive economic recovery of 2021.

But the news isn't all gloom; here's why:

1. This is a preliminary report, so we'll see revisions later.
2. Economists still believe the economy has plenty of room to grow, particularly given the strength of the job market, so it could rebound.
3. Americans are continuing to spend.

The economy is still strong, but it has a few cracks, which we're watching closely.



Richard Rose, AIF®
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Welcome to the World!

Congratulations to Frank Diaz, our Director of IT, and his wife on the birth of their daughter. Mommy, Daddy, and baby Diaz are all doing well.



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