

Advanced Financial Today



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Nadia Ebanks

GETTING TO KNOW ADVANCED FINANCIAL

Hi, I'm Nadia Ebanks, the Real Estate Portfolio Manager at Advanced Financial FCU. I have over two decades of experience in the real estate lending industry, bringing a wealth of knowledge and a hands-on approach to every step of the lending process. My career has spanned key roles including loan officer, underwriter and closing supervisor, giving me a comprehensive perspective that benefits clients ranging from first-time homebuyers to seasoned real estate investors.

A proud graduate of Kutztown University with a bachelor's degree in business administration, I aim to combine academic insight with real-world experience to guide clients toward smart, confident financial decisions. From buying your first home to expanding your real estate portfolio, I am passionate about helping you turn your goals into reality.

I am proud to be part of the Advanced Financial team, dedicated to providing a personalized, customized approach to both residential and commercial real estate lending. My responsibilities include regulatory and compliance oversight, data analytics and reporting, as well as member and vendor communications for our Residential and Commercial Real Estate Lending department.

At Advanced Financial, clients benefit from the kind of personal attention only a credit union can provide. Whether you're ready to buy your first home or scale your investments, I am here to help you make your next smart move. Let's talk today!

Message From the CEO

Community. Financial Empowerment. Partnerships.

These core principles guide everything we do at Advanced Financial FCU. We are dedicated to living these values through our products and services, our member interactions and our impact on the cities, towns, boroughs and villages we serve.

Member Appreciation Days are a great opportunity to learn more about our initiatives and how we can help you achieve your financial goals. Our first event of the year was held on June 11 at our New Providence branch. We invite you to join us at our upcoming events this summer and fall:

- Roselle: July 17
- Scotch Plains: August 7
- West Orange: September 12

Financial Education: This spring, in partnership with several other credit unions in northern and central New Jersey, we reached over 1,200 high school and college students through Financial Reality Fairs (learn more about our first fair on page 2). We plan to continue working with local high schools throughout the 2025-2026 school year. If you'd like to bring a fair to your school, please contact Noussa Louis at noussal@advfinfcu.com.

Community Outreach – Real Estate Education:

In April, we proudly sponsored the National Association of Real Estate Brokers Community Day in Plainfield. Members of our real estate lending team engaged with residents on topics such as home-buying strategies, the mortgage process and real estate investing. As homeownership is often the largest asset in a family's financial portfolio, we're here to help make it a reality. For more information on our Consumer First Mortgages or Investor Real Estate Loans, contact Nadia Ebanks at nadiae@advfinfcu.com.



Membership Matters: Membership in AFFCU is open to anyone who lives or works in Essex or Union County, as well as to family members of current members, no matter where they live. You already know the value of credit union membership; share it with coworkers, neighbors and family. Our online account opening platform makes it quick and easy to join – it's just a click away on our website.

Sandra S. Mullins, CCUFC
President/CEO

Make Your Vacation Dreams a Reality

Are you ready for a relaxing beach getaway? Or perhaps an exciting trip to the mountains? Your dream vacation is closer than you think, and we're here to make it happen! Our Vacation Loans feature:

- Short 10-month term
- Rates starting at 7.90% APR*
- Amounts from \$500 to \$2,500

This offer is only for a limited time! Apply by August 31 by logging in to online banking, or if you have questions, call 800-237-5626, option 4.

*APR=Annual Percentage Rate. All loans subject to credit approval. Equal Housing Opportunity. Federally insured by NCUA.



Holiday Closings

Independence Day – Friday, July 4
Labor Day – Monday, September 1

Inactive Account

If your account has had no activity (other than dividends or fees posted) for 12 months, it is considered inactive. After 18 months inactive, accounts are subject to a fee of \$2.00/month. A deposit of any amount will remove the inactive status.

Traveling This Summer? Let Us Know Before You Go!

Planning a summer getaway? To ensure uninterrupted access to your funds while traveling, please contact us before your trip. Letting us know your travel dates and destination helps us protect your account and avoid any disruptions to your debit or credit card usage. Safe travels and enjoy your summer!



Estate Planning Made Easy



Love My
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Credit union members can get an exclusive discount for 20% off any Trust & Will estate plan. Trust & Will is the leader in online estate planning and has helped over half a million families secure their legacies. To learn more about this service, scan the QR code on the right.



Bringing Financial Education to Life: Empowering Students Through Real-World Financial Literacy

At Advanced Financial, we believe financial literacy is a cornerstone of lifelong success. In April, we celebrated Financial Literacy Month and had the pleasure of hosting our very own Financial Reality Fair at Abundant Life Academy in Nutley, New Jersey. It was an incredible event that brought financial education to life in an engaging, hands-on way.

Students stepped into the shoes of financially independent adults, exploring how career choices, budgeting decisions and everyday expenses affect their overall financial health. The interactive experience encouraged critical thinking, planning and real-world decision-making. Students were highly engaged, asked insightful questions and left feeling empowered, confident and better prepared to manage their financial futures. The day was full of learning, laughter and meaningful "aha!" moments that made a lasting impact.

In addition to this milestone event, Advanced Financial has proudly partnered with Affinity Federal Credit Union to bring Financial Reality Fairs to numerous high schools throughout the region. These collaborative efforts have allowed us to reach even more students with essential lessons in budgeting, saving and making smart financial choices. Together, we've helped young people understand the real-world implications of money management – all within a safe, supportive and interactive environment.

At Advanced Financial, we are committed to helping build financially literate communities, one student at a time. Because when young people understand money, they gain the power to shape their future with confidence.



Staying Financially Safe During Summer Travel

Summer is the perfect time to relax, unwind and make lasting memories, but it's also important to stay mindful of your financial security while you're away from home. Here are a few simple tips to help keep your finances safe during the vacation season:

- 1. Notify Us Before You Travel:** Before heading out of town, let the credit union know your travel plans. This helps prevent any disruptions to your debit or credit card due to unusual activity alerts and ensures you have access to your funds wherever you go.
- 2. Use Secure Wi-Fi Connections:** Avoid accessing online banking or making purchases over public Wi-Fi networks. Use a secure, private connection to help protect your sensitive information.
- 3. Monitor Your Accounts Regularly:** Keep an eye on your account activity through online or mobile banking. If you notice anything suspicious, report it to us immediately.
- 4. Be Cautious at ATMs:** When withdrawing cash, use ATMs located in well-lit, secure areas (preferably inside banks or reputable businesses) to reduce the risk of card skimming.
- 5. Carry Only What You Need:** Bring only the cards and cash you'll need on your trip. Leave unnecessary valuables and financial documents at home to minimize risk.

Your financial well-being is our priority. With a few precautions, you can enjoy a safe, worry-free summer vacation!

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NCUA
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Saturday 9:00 am – 1:00 pm

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Gallery *Financial literacy events at: Manville High School, Plainfield High School and East Orange High School*

