

Advanced Financial Today



Advanced Financial
FEDERAL CREDIT UNION

Banking. Only Better.™

34076-NEWSLETTER-0626



Jessica Duy

GETTING TO KNOW ADVANCED FINANCIAL

I am an IT professional with a background in cybersecurity, infrastructure management and emerging technologies. I currently serve as IT Manager at Advanced Financial FCU, where I oversee technology operations, information security initiatives, systems administration and infrastructure modernization projects that support the organization's operational stability and security posture.

I earned my bachelor's degree in cybersecurity from the University of Phoenix and recently completed my master's degree in artificial intelligence at the New Jersey Institute of Technology (NJIT). My professional interests include cybersecurity, artificial intelligence, systems engineering and the integration of innovative technologies into financial and operational environments.

I am passionate about continuous learning, improving operational efficiency and strengthening security practices through modern technology solutions. I enjoy taking on challenges that allow me to combine technical expertise with strategic problem-solving to support organizational growth and innovation.

Security, compliance and member information protection are responsibilities I take very seriously. I am committed to maintaining strong security protocols, supporting regulatory compliance and continuously improving the technology environment to help safeguard our members' data and trust.

I also help maintain and support the credit union's technology platforms and digital services to ensure our members stay informed and connected. I encourage everyone to visit our website to stay updated on our latest services, news and community initiatives.

Message from the CEO

Hello Members,

As we launch into summer, take advantage of the products and services we offer to help make this a great season. Our vacation loan, available now through August 31, can provide the extra funds you need with an easy application that can be approved and funded in minutes.

Gas and food prices are making every budget tighter, but with our Everyday Rewards Visa® credit card, you earn 3 points for every dollar spent on groceries. If you're not a cardholder, now is the time to apply! You'll earn an additional 2,500 points after you spend \$3,000 in the first 90 days after approval. And starting June 1, earn 4 points for every dollar spent on lodging and other travel services. Let AFFCU help take you on the summer adventure you're dreaming of.

Whether your travels are close to home or across the country, carry your Advanced Financial debit or credit cards. Load your card to a digital wallet in Apple Pay® or Google Wallet™ and you'll always have your card in hand. Manage spending and location alerts in the Cards tab in our online banking and mobile app, and use the app to monitor activity, shut down your card if misplaced or stolen and easily identify transactions as they happen.

Thank you for your valued membership!

Sandra S. Mullins, CCUFC
President/CEO



Student Loan Program Changes

Major changes are coming to the student lending landscape on July 1, 2026. Some students and families may find that federal aid no longer covers the full cost of college expenses, which will impact how they plan, borrow and repay tuition and other higher education costs. Through our partnership with LendKey, we offer private student loans and refinancing options for undergraduate and graduate students to help bridge the gap when federal aid may not be enough. Qualified co-signers may also be added to help students secure the funding they need. As borrowing limits shift, it's more important than ever to understand your options and explore all available resources, and our team is committed to helping you do exactly that.

Visit our website for more information: www.advfnfcu.com/loans-student



Take Advantage of Our Adjustable-Rate Mortgages

Looking for a lower introductory mortgage rate and more flexibility? Our brand-new Adjustable-Rate Mortgage (ARM) options could be a great fit to help get you into your dream home. You'll enjoy competitive rates, lower initial payments and financing options tailored to your goals.

5/5 ARM: Fixed rate for the first 5 years, then adjusts every 5 years. **7/1 ARM:** Fixed rate for the first 7 years, then adjusts once a year. Whether you're buying your first home or planning your next move, our team is here to help. Learn more and apply online today.



HOLIDAY CLOSINGS

Independence Day (Observed):
Friday, July 3
Independence Day:
Saturday, July 4
Labor Day: Monday,
September 7

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.

HAPPY MEMBER

"I would like to recognize Nony Eboh for her outstanding assistance with a recent wire transfer. She was professional, patient and extremely helpful throughout the process, and I sincerely appreciate her support."

MEMBER APPRECIATION DAYS

Roselle: Friday, July 17
Scotch Plains: Friday, August 14
West Orange: Friday, September 11



Save Money on Your Auto Loans and Home Insurance

Have you compared auto and home insurance rates lately? Now is a great time to start! As an Advanced Financial member, you have the chance to save money on your auto and home insurance with the TruStage™ Auto & Home Insurance Program. TruStage provides honest, straightforward service and will always put your needs first. They offer the coverage you'd expect from leading insurance companies with the service you deserve. Plus, you may find that switching can save you hundreds! Protect your important assets and learn more by scanning the QR code.



Vacation Loans

Our Summer Small Loan Program is back and available from June 1 – August 31!

- Borrow between \$500 and \$2,500
- No credit report required
- Flexible 10-month repayment term
- \$20 loan application fee
- Maximum of one loan at a time
- Must have been a member for at least the past six months
- Available to primary account holders only

Contact the Credit Union for more information or to apply today!

Set Your Travel Alert Before You Go

Vacation season is the perfect time to use your Advanced Financial mobile app to protect your accounts while traveling. Before your trip, set up a travel notice through the app or contact the Credit Union in advance to avoid interruptions with your debit or credit card transactions. If your card is lost or misplaced, or if you notice suspicious activity while away, you can quickly restrict or turn off your card directly through the app for added security and peace of mind.

Travel Tips:

- Set your travel notice before leaving
- Monitor your account activity regularly
- Restrict your card immediately if it is lost or misplaced
- Keep your contact information updated for fraud alerts

Stay connected and keep your accounts secure wherever your travels take you.

Federally Insured by the NCUA



Main Office

785 Central Avenue
New Providence, NJ 07974
908-771-0300

Fax: 908-771-9349
Monday – Friday
8:00 am – 4:00 pm

Branch Locations

575 Raritan Road
Roselle, NJ 07203
Monday – Friday
9:00 am – 5:00 pm
Saturday 9:00 am – 1:00 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
8:00 am – 4:00 pm

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

Shred Day



Advanced Financial had an amazing turnout on our Free Community Shredding Day! Many of our neighbors and community members joined us to securely shred their personal documents right before their eyes – completely free of charge.

Protecting your personal information and privacy is one of our top priorities. Shredding events help reduce the risk of identity theft and fraud by safely disposing

of sensitive documents in a secure and environmentally responsible way. We would like to thank everyone who participated and helped make this event such a success. We look forward to continuing to provide valuable services and educational opportunities that support and protect our community.



Protecting Your Credit Information

In today's digital world, protecting your credit information is more important than ever. Identity theft and financial fraud can lead to unauthorized accounts, damaged credit and significant financial stress. Fortunately, there are several simple steps consumers can take to better safeguard their personal information.

1. **Regularly monitor your bank accounts**, credit cards and credit reports for suspicious activity. Federal law allows consumers to access free credit reports from Equifax, Experian and TransUnion through AnnualCreditReport.com.
2. **Create strong passwords**. Use unique passwords for financial accounts and enable multi-factor authentication whenever available. This extra layer of security can help prevent unauthorized access even if a password is compromised.
3. **Be cautious of suspicious emails**, text messages or phone calls requesting personal information. Scammers often impersonate banks, government

agencies or well-known companies. Avoid clicking unfamiliar links or sharing sensitive information unless you have independently verified the source.

4. **Protect your devices and internet connections**. Keep software updated, use antivirus protection and avoid accessing financial accounts on public Wi-Fi networks.
5. **Consider placing a fraud alert or credit freeze with the credit bureaus**. If you suspect your information may have been compromised, it's important to act fast.
6. **Shred sensitive documents** before disposal. Securely store important financial records.

Staying vigilant and proactive can go a long way toward protecting your credit, identity and long-term financial well-being.



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

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West Orange Chamber of Commerce Awards

Advanced Financial was proud to be one of the sponsors of this year's West Orange Awards Dinner, an event dedicated to honoring the everyday heroes who make our community stronger. The evening celebrated outstanding individuals and organizations, including Best Police Officer, Best Firefighter, Best Business and Best Educator of the Year.

This event reflects Advanced Financial's commitment to giving back and recognizing those who work tirelessly to make West Orange a better place to live, work and grow. It is always an honor to stand behind the heroes of our community and celebrate their dedication, service and positive impact.

