

Get Your Next Autumn-Mobile Today!



Car Loan Rates as low as
2.74% APR*

Now a new car is more affordable than ever! Get the vehicle that's right for you with an Atlantic Federal Auto Loan. We'll even help you structure a loan with monthly payments that work for your budget.

- Up to 125% financing including tax, title and extended warranty
- Terms up to 8 years
- Get a pre-approval valid for 45 days for more bargaining leverage at the dealer
- We also finance Specialty Vehicles like ATVs, motorcycles and boats

Apply online today at www.atlfedcu.com

*APR = Annual Percentage Rate. Rates and percentage financing shown offered to Premier Members meeting selected credit criteria for up to a 2-year term. Other rates and terms available based on Member Merits status and credit worthiness criteria. Rates in effect as of October 1, 2020 and are subject to change without notice.

No Matter the Distance, We're Here for You

We have many options in place for you to have a full-service banking experience with limited in-person contact. You may access your accounts via Online or Mobile Banking for just about everything, including checking balances, making transfers, scheduling payments and remote depositing checks. Additionally, account opening, as well as Auto and Personal loan closings can be completed with e-signature via DocuSign.



Visit us at www.atlfedcu.com or download our free mobile app from your digital device.

Make Sure You're Covered!

Be prepared for the unexpected with **AssureGuard's Mechanical Breakdown Protection**. Get one-of-a-kind vehicle protection and comprehensive benefits! Each plan includes our Member Value Advantage Package, featuring:

- Paint-less Dent Repair*
- Windshield Repair Protection**
- Protection on Recreational Vehicles like motorcycles and ATVs as well
- Trip Interruption Coverage
- 24/7 Emergency Roadside Assistance
- Car Rental Reimbursement
- Nationwide Coverage at any Licensed Repair Facility in the US or Canada
- 60-day Free Look Period ...and More!

This program is designed exclusively for Credit Union members. Take advantage of the AssureGuard program - with or without an Atlantic Federal auto loan - and secure your peace of mind. Call us today at **800-222-1329 ext. 777** to learn how you can accelerate your vehicle protection!

*Not available in Louisiana.

**Not available in Florida or Louisiana.



Unlock the Equity in Your Home

Whether you're looking to consolidate debt, make repairs to your home or cover unexpected expenses, now you can with an Atlantic Federal 100% loan-to-value Home Equity Line of Credit (HELOC).

- Get rates as low as **3.00% APR***
- **No Application Fees & No Closing Costs****
- No pre-payment fees
- 10 year draw period; 15 year repayment period
- Optional Payment Protection Plan

Already have an equity loan or 2nd mortgage with another lender? Refinance with us! Our low rates could reduce your monthly payment drastically.

Complete the easy, online application at www.atlfedcu.com.

*APR=Annual percentage rate. Based on 80% loan to value, direct deposit and automatic payment. Variable rate based on the prime rate plus or minus an index which is determined depending on loan to value, credit worthiness & adjusted quarterly. Loans limited to NJ and PA owner occupied 1-2 family dwellings. Rates are subject to change without notice. **\$0 closing costs and refinance fee will be waived for credit lines of \$50,000 or greater. Offer expires December 31, 2020. \$500 refinance fee for existing Atlantic Federal real estate loans below \$50,000. \$109 tax service fee may apply.

Put Some Extra *Jingle* In Your Stocking

Rates as low as **8.74% APR***

Need extra cash for the holidays? Borrow up to **\$2,000** with a Credit Union Holiday Loan. Your first payment isn't due until February 2021. **Apply November 1st through December 31st.**

Applying via our mobile app or at www.atlfedcu.com are the quickest ways to get your loan approved.

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Holiday Clubs

Help you plan ahead

Are you short on holiday cash every year? With a Holiday Club you can save a little bit each payday toward next year's holiday expenses. Open a Holiday Club for any dollar amount at our website: www.atlfedcu.com or give us a call.

2020
Holiday Clubs
Mature on October 9th

Proceeds with interest will be transferred to your Savings Account for your convenience. You will automatically be enrolled for next year.

HOLIDAY CLOSINGS

- Monday, October 12 – Columbus Day
- Wednesday, November 11 – Veterans Day
- Thursday, November 26 – Thanksgiving
- Thursday, December 24, 12:30 p.m. closing – Christmas Eve
- Friday, December 25 – Christmas Day
- Friday, January 1, 2020 – New Year's Day



I.N.S.P.I.R.E. Financial Success

Phone: (908) 245-1750
Toll Free: 1-800-222-1329
Fax: (908) 245-0680

Kenilworth: 37 Market Street,
Kenilworth, NJ 07033
LOBBY ENTRANCE BY APPOINTMENT ONLY UNTIL FURTHER NOTICE
Call Center: Mon - Fri 8am - 5pm (this includes Thursday)
Sat 9am - 2pm

West Orange, Essex Green Shopping Center,
455 Prospect Avenue,
West Orange, NJ 07052
LOBBY ENTRANCE BY APPOINTMENT ONLY UNTIL FURTHER NOTICE
Drive-Thru: Mon - Fri 9am - 5pm (this includes Thursday)
Sat 9am - 2pm

Schedule an appointment through the website, via mobile app, by texting "AFCUAPPT" to 43783 or by phone.
Website: www.atlfedcu.com
E-mail: info@atlfedcu.com



Atlantic Federal supplements the federal NCUA insurance with an additional \$250,000 coverage from ESI, the nation's leading private insurer.

