

KASASA

Get Cash Back or Earn High Dividends with Kasasa!

Our new Kasasa suite of checking accounts gives you monthly rewards that fit your lifestyle with benefits including:

- Choice of cash back on debit card purchases or earn high dividends on account balance
- Nationwide ATM withdrawal fee refunds
- No minimum balance
- No monthly fees



Choose between **Kasasa Cash Back Checking** that rewards you for making debit card purchases. Or earn a high rate of interest as you do everyday banking with our **Kasasa Cash Account**. Add a **Kasasa Saver Account** to earn high dividends on savings.

	KASASA CASH BACK	KASASA CASH	KASASA SAVER
Best For	Debit Card Use	High Balances	Automatic Savings
Rewards	<ul style="list-style-type: none"> • 5% cash back per month on debit card purchases • Earn up to \$10 cash back per month • Earn up to \$20 per month in ATM fee refunds 	<ul style="list-style-type: none"> • Earn 3.00% APY* on balances up to \$25,000 per month • Earn 0.50% APY* on balances over \$25,000 per month • Earn up to \$20 per month in ATM fee refunds 	<ul style="list-style-type: none"> • Earn 1.50% APY* on balances up to \$50,000 • Earn 0.50% APY* on balances >\$50,000 • Kasasa rewards transfer monthly to Kasasa Saver for automatic savings

Kasasa Cash Back & Kasasa Cash qualifications:

- 12 debit card transactions per month
- Sign up for E-Statements
- Minimum 1 electronic deposit (Direct Deposit/ACH) per month

Open your Kasasa account(s) today.

Already have Atlantic Federal Checking and want to convert to Kasasa Checking? Fill out the Kasasa form located within the Kasasa tab at www.atlfedcu.com or call us at 1-800-222-1329 to request the form.

Don't have AFCU Checking? Go to www.atlfedcu.com and follow the "Open an Account" link or stop by a branch.

*APY= Annual Percentage Yield. For Kasasa Cash Back & Kasasa Cash, if qualifications are met during the monthly qualification cycle, nationwide ATM fees up to \$20 monthly (maximum \$4.99 per transaction) will be reimbursed & credited to the account on the last day of current cycle. For Kasasa Cash Back, when qualifications are met during the monthly qualification cycle you receive 5.0% cash back on up to a total of \$200 PIN-based/signature-based debit card purchases that post and settle during that cycle period up to a total cash back of \$10 per cycle. For Kasasa Cash, balances up to and including \$25,000 earn a dividend rate of 2.96% resulting in a non-compounding 3.00% APY; and balances over \$25,000 earn a dividend rate of 0.50% on the portion of the balance over \$25,000 resulting in a non-compounding range from 0.50% to 3.00% APY depending on the account's daily balance. If Kasasa Cash qualifications are not met, the dividend rate earned on all balances is 0.05% resulting in a non-compounding APY of 0.05% & no ATM fee refunds. For Kasasa Saver, when Kasasa Cash Back or Kasasa Cash qualifications are met during the monthly qualification cycle, daily balances up to and including \$50,000 in your Kasasa Saver account earn a dividend rate of 1.49% resulting in an APY of 1.50%; and daily balances over \$50,000 earn a dividend rate of 0.50% on the portion of the daily balance over \$50,000, resulting in a range from 0.50% to 1.50% APY depending on the account's daily balance. When Kasasa Cash or Cash Back qualifications are not met during a monthly qualification cycle, the entire daily balance in the Kasasa Saver account earns a dividend rate of 0.05% resulting in an annual percentage yield of 0.05%. When linked to a Kasasa Saver, interest in Kasasa Cash Back & Kasasa Cash does not compound because it is automatically transferred to Kasasa Saver within one day. Automatic transfer may cause an overdraft to your Kasasa Cash Back or Kasasa Cash account if the account's balance is less than the transferred amount when transfer occurs. Kasasa Cash Back and Kasasa Cash account qualification requirements per statement cycle: conduct at least 12 PIN-based/signature-based debit card purchases which post and clear your account within one statement cycle, receive at least one direct deposit or ACH credit which posts and clears your account within one statement cycle, establish and maintain AFCU membership & elect to receive E-Statements. Transactions may take one or more banking days from the date the transaction was made to post and clear account. "Monthly qualification cycle" means a period beginning one banking day prior to the first banking day of the current statement cycle through one banking day prior to the last banking day of the current statement cycle. Go to www.atlfedcu.com to view full terms and conditions & the 2020 Kasasa Qualification Calendar. Rates in effect as of 1/1/20 & are subject to change without notice.

Newark Branch Closing on Jan 17th

Our Newark Branch's last day of operations will be Friday, January 17th. We listened to members who have been asking for a more convenient location. With our lease expiring, we knew it was the right time to relocate. As we actively search for a new location, please visit the Kenilworth and West Orange branches.

You may also access your accounts anytime with our many electronic services such as Online Banking, Bill Pay, Mobile Banking and Remote Deposit. Plus, you can apply for loans and open accounts online. Visit www.atlfedcu.com to learn more.

Adding the "Giving" to Thanksgiving

Atlantic Federal made its annual turkey drop-off to Newark's North Ward Family Success Center for families served by the organization.



AFCU's Carla White-Garrett unloads turkeys with Wilson Martinez from the North Ward Center.



A heartwarming poster greeted us.

Scholarships for High School SENIORS



Graduating high school seniors are invited to apply for a 2020 Credit Union scholarship.

The Credit Union will award three \$1,000 scholarships to high school seniors graduating in June 2020 who are members of Atlantic Federal or open an account at the time of applying for the scholarship.

Included is the \$1,000 Roland G. Bouchal Memorial Scholarship that was established and is funded by Mr. Bouchal's son, Jerry. The senior Mr. Bouchal was on the Credit Union's Board of Directors for more than 20 years starting in the 1950's, including serving as president.

Deadline for scholarship entries is March 27, 2020. Scholarship applications can be downloaded from the Credit Union's website and are available in the branches.

WHO is watching out for YOU?

The Credit Union's Supervisory Committee ensures that management's financial reporting objectives have been met and that its practices and procedures safeguard members' assets.

Contact them at: Atlantic Federal, Supervisory Committee, P.O. Box 111, Kenilworth, N.J. 07033.

HOLIDAY CLOSINGS

Monday, January 20
for Martin Luther King Day

Monday, February 17
for President's Day



Phone: (908) 245-1750

Toll Free: 1-800-222-1329

Fax: (908) 245-0680

Kenilworth: 37 Market Street,
Kenilworth, NJ 07033

Hours: M-F 8am till 5pm/Thurs till 6:30pm
Sat. 9am till Noon

West Orange, Essex Green Shopping Center:
455 Prospect Avenue,
West Orange, NJ 07052

Hours: M-F 9am till 5pm/Thurs till 6:30pm
Sat. 9am till Noon

Website: www.atlfedcu.com

E-mail: info@atlfedcu.com

@anytime Teller: (908) 245-0404

Or press 1 after calling C.U.'s main number



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

