

WINTER 2022



HOLIDAY CLOSINGS:

Monday, January 17
Martin Luther King, Jr Day

Monday, February 21
President's Day



**Ease Holiday Debt with Our
Low Introductory Rate Balance Transfers!**

Relieve some of that post-holiday stress with our INSPIRE Credit Card balance transfer special. Enjoy the flexibility to pay lower rates on existing balances, consolidate multiple payments into one convenient monthly payment and pay down balances from other credit cards. We'll help you get a fresh start in the new year.

INSPIRE REWARDS CREDIT CARDS:

1.99% APR* for 18 Months | **11.99% to 17.99% variable APR*** thereafter

INSPIRE CREDIT CARDS:

1.99% APR* for 18 Months | **7.99% to 16.99% variable APR*** thereafter

INSPIRE SECURED CREDIT CARDS:

1.99% APR* for 18 Months | **17.99% variable APR*** thereafter

Offer expires March 31, 2022 and fees apply.** Learn more & apply at AtlFedCU.com.

*APR = Annual Percentage Rate. Introductory APR for 18 months from date of first transfer for balance transfers completed between 1/1/2022 and 3/31/2022. Variable APR based on creditworthiness and will vary with the market based on Prime Rate. Balance transfers are available to Members who are not currently delinquent on their credit card, do not have restrictions on their credit card, or have not had their credit limit restricted. Balance transfers may not be used to pay other Atlantic Federal Credit Union loans or credit cards. **Balance Transfer Fees are as follows: INSPIRE Rewards Card - 3% of the amount of each transfer; INSPIRE Credit Card - 1.5% of the amount of each transfer; INSPIRE Secured Card - 4% of the amount of each transfer. Offer expires 3/31/2022. Other terms and conditions may apply.

**Shared Branching
Notice**

Effective January 5, 2022, the Atlantic Federal Credit Union will no longer offer Shared Branching services for guest members, and Atlantic Federal Credit Union Members will no longer have access to Shared Branching services at other credit unions.

This change is being made to concentrate our efforts on best serving our valued Members with services that meet your needs anytime and anywhere.

Atlantic Federal Credit Union Members will still have access to surcharge-free CO-OP ATMs nationwide, in convenient locations like 7-Eleven & Costco. You may also access your accounts anytime with Online and Mobile Banking, using features like Remote Deposit and Bill Pay.



Union Branch Now Open!

Our new branch at 1331 Magie Avenue in Union is now open for business. The location features a drive-thru and 24/7 access to our deposit-friendly ATM for our Members' convenience.

As we introduce ourselves to the community, we are grateful to have had the opportunity to present a donation to the Gateway Family YMCA in support of their efforts to promote health and wellness in Union and beyond.

LOCATIONS & HOURS

Phone: (908) 245-1750
Website: AtlFedCU.com
E-mail: info@atlfedcu.com

Union, Magie Hill Center:
1331 Magie Avenue
Union, NJ 07083

Lobby Hours:

Mon - Fri 9am - 5pm

Drive-Thru Hours:

Mon - Fri 9am - 5pm,
Sat 9am - 12pm

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

Lobby Hours:

Mon - Fri 9am - 5pm

Drive-Thru Hours:

Mon - Fri 9am - 5pm,
Sat 9am - 12pm

For your convenience, you can schedule an appointment through the website, via mobile app, by texting "AFCUAPPT" to 43783 or by phone.

Make the Most Out of Tax Season with Our 4-Year IRA Special at 1.00% APY*

There's still time to make an IRA contribution for 2021, which may be tax-deductible.** IRAs are a tax-advantaged way to save money for retirement. They typically earn higher interest than regular savings and don't have setup or maintenance fees.

Let us help you keep your money safe and secure while it grows over time.

Call us at (908) 245-1750 or stop by a branch to open an IRA today.

*APY = Annual Percentage Yield. Minimum deposit \$500. Rates in effect as of 1/1/2022. Other rates and terms available. Rates subject to change without notice. Penalty for early withdrawal. **Consult your tax advisor.



Caring for the Community

During the holiday season, we visited The North Ward Center & Bianca Flowers Inc. to donate more than 40 turkeys to their Thanksgiving drives. These organizations never take a break from helping those in need in our community and we were grateful for the opportunity to support their efforts.



Over the winter months, we held our Annual Winter Coat Drive. Through both Member and staff donations, we were able to supply dozens of coats to many in need this frosty season. Some of our recipients included the Integrity House of Essex County and Bianca Flowers Inc. of Union County. We were humbled to be able to help so many deserving neighbors in our communities.

Account Activity Reminder:

We care about your financial success and hope you are taking advantage of the services available to you as a Member of the Atlantic Federal Credit Union. Please be sure to complete at least one transaction per year to keep your accounts active and avoid a dormancy fee.* For your convenience, many types of transactions can be completed via Online Banking, Mobile Banking and the CO-OP network of fee-free ATMs.

If you have any questions, please do not hesitate to contact us at 908-245-1750 or stop by a branch.

Scholarships Now Available

High school seniors are invited to apply for a 2022 Credit Union Scholarship. Three \$1,000 scholarships will be awarded to the top-graded entries. Applicants graduating in June 2022 who are members of the Atlantic Federal Credit Union or open an account at the time of applying for the scholarship are eligible.

The deadline for scholarship entries is **March 31, 2022**. Scholarship applications can be downloaded from our website and are available in the branches.



*Based on our current fee schedule, a \$20 Dormant Account Fee is charged after 12 months of inactivity on single service share savings accounts or share savings and checking when there is no activity for 12 months on either account.

