



HOT NEWS

March 2011

HOLIDAYS

Memorial Day
Monday, May 30
Independence Day
Monday, July 4

CHANGES TO YOUR FEDERALLY RECURRING PAYMENTS

Soon, the U.S. Department of the Treasury will pay all federal benefit and non-tax payments electronically. Benefit recipients can choose to receive their payments by direct deposit to their credit union account.

If you are applying for federal benefits on or after May 1, 2011, you will need the following information to receive your payments through direct deposit to your credit union account:

- Credit Union's routing transit number (231277411)
- Account type - checking or savings
- Account number

With direct deposit, the U.S. Treasury sends an electronic message to the credit union crediting your account with the exact amount of your benefit.

If you're already getting federal benefits payments by paper check, you will need to make the switch from paper benefit checks to electronic payments by March 1, 2013. If you do not choose an electronic payment option by that date, or at the time you apply for federal benefits, you will receive your payments via the Direct Express® card so you will not experience any interruption in payment.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Your Savings now insured to at least \$250,000.

Is it Time for Something New?



Spring is a popular time of year to start looking for a new vehicle. Whether you're looking at a new or a "new to you" car, SUV or truck, shopping for the right deal can be time consuming and frustrating. Why not relieve some stress by financing your next vehicle purchase at the Credit Union.

Simply apply for a pre-approved loan to make the car buying experience more enjoyable. Not only will you know what your payments would be on the amount you can afford, but you can negotiate your deal as though you were paying with cash.

The benefits don't stop when you drive off the lot! Our low rates allow for lower monthly payments. Arrange for the automatic transfer of your payment from your ACFFCU savings or checking for the ultimate in convenience.

For information about vehicle loan rates, terms and payments, call the Credit Union before you shop!

Some New Cars Now Cheaper Than Used Cars

In tough economic times it makes sense to maximize every dollar. In terms of car buying, that may suggest buying a clean used car instead of springing for the shiny new one. But isn't buying a used car isn't always cheaper than buying a new vehicle. In fact, the deals on some new cars are so generous they actually make a new car less expensive than both a one-year-old used and certified pre-owned version of the same model.

Edmunds.com compared the vehicles' True Market Value® transaction prices and the interest payments typically made for each vehicle. Because used/certified pre-owned cars are generally financed at a higher rate than new cars, a shopper can actually save money by purchasing new instead of used in some cases.

Since new vehicles have inherent advantages over used vehicles, also look at vehicles whose total payment costs for new and used were similar and include them in your analysis. Take into consideration cost of operating the vehicle over 5 years, anticipated gas mileage and your family's needs.

Why Throw Away Your Money?

Save with Sprint



Join the over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Atlantic City Firemen's FCU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:



- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans

- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

*What are you waiting for?
Start saving today!*



Hours & Phone

Monday Thru Friday
8:00 AM - 4:00 PM

Phone: (609) 272-1000
Fax: (609) 484-8638

910 New Road
P.O. Box 413
Northfield, NJ 08225



ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION



**Atlantic City
Firemen's**
Federal Credit Union
Founded 1939

FACTS

Why?

WHAT DOES ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and checking account information
- credit history and overdraft history
- payment history and transaction or loss history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Atlantic City Firemen's Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Atlantic City Firemen's Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	YES	NO
For our marketing purposes – to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

What we do

How does Atlantic City Firemen's Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Atlantic City Firemen's Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide account information or use your credit or debit card
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - Atlantic City Firemen's Federal Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, mailhouses, data processors, and check/share draft printers
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT

Questions? Call 609-272-1000

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