

# THE CU'S NEWS

Read All About It:

- New Cars: 2.75% Used: 3%, aprs
- Get Ready for Enhanced Security
- Tap Our App

the QUARTERLY NEWSLETTER for MEMBERS of the ATLANTIC FEDERAL CREDIT UNION SUMMER 2013

## MAKE IT HAPPEN with a HOME EQUITY LOAN

Rates As  
Low As:  
**4%**  
APR\*



**M**aking home improvements? Buying a car? Expecting college tuition bills? Make it all happen with a Home Equity Loan. Our equity loans feature:

- **No application fees.\*\* No points. No closing costs.**
- **Free convenience checks to access the account.**
- **Use the interest as a tax deduction.\*\*\***

Already have an equity loan or 2nd mortgage with another lender? Refinance with us. Our low rates could substantially reduce your payments.

Complete our easy, online application at [www.atlfedcu.com](http://www.atlfedcu.com) or call us at: 1-800-222-1329.

\*APR=Annual percentage rate. Based on 80% loan to value. Other rates for higher loan values. Variable rate based on the prime rate plus or minus an index which is determined depending on loan to value & adjusted quarterly or semi-annually. Loans limited to NJ and PA owner occupied 1-2 family dwellings.\*\*\$300 refinance fee for existing AFCU loans.\*\*\* Consult your tax advisor.

## GET YOUR VISA CARD BEFORE 0% apr EXPIRES

Our new Visa credit card program has features and rewards that exceed your expectations:



- **0% APR\*** on all purchases and balance transfers for 6 months on Platinum and Gold cards.\*\*
- **Very competitive Classic and Secured card rates.**
- **No balance transfer fees.**
- **No cash advance fees.**
- **No annual fees.**
- **Complimentary Rewards for Platinum and Gold cards:**

Earn 1 point for every dollar you spend. Points are redeemable for valuable travel, merchandise or cash back rewards at our online redemption center.

- **25-day grace period on new card purchases.**
- **Zero fraud liability: If your card is ever lost or stolen, you pay nothing.**

**O**ur 0% introductory offer ends at year end. Apply now and transfer balances from other credit cards. We're confident that when you compare our Visa to others you'll make Atlantic Federal's Visa your credit card of choice for all your purchases.

Go to [www.atlfedcu.com](http://www.atlfedcu.com) to apply for your card or call the Credit Union at: 1-800-222-1329.

\*APR = Annual Percentage Rate. The 0% APR introductory rate on purchases, cash advances and balance transfers is valid for the first six months after the card is activated. When the promotion period ends, balances revert to the prevailing APR as follows: Platinum 7.90%, Gold Rewards 12.90%, Regular Gold 10.9%. Rates and terms subject to change without notice.



# Coming Soon: DEPOSIT CHECKS FAST *with* REMOTE DEPOSIT

This fall you'll be able to deposit checks on the go when we introduce our new remote deposit service.

**Just tap the app and snap a photo of the front and back of your endorsed check to make your deposit. The process will be fast, secure and free.**

Watch for details on our website or e-mail us at [info@atlfedcu.com](mailto:info@atlfedcu.com) to be notified via our e-newsletter as soon as it becomes available.



## DRIVE YOUR DREAM CAR & GET LOW MONTHLY PAYMENTS

New Car Rates as low as: **2.75%** APR\*

Used Car Rates as low as: **3.00%** APR\*



**A**t Atlantic Federal, we take great pride in providing members with excellent auto loans, super low rates, easy terms and tremendous service. We offer 125% financing including tax, title and extended warranty and terms up to seven years.

For your own peace of mind, never finance a vehicle or take the dealer's rebate without first seeing what we have to offer.

APR = Annual Percentage Rate. \*Rates and percentage financing shown offered to Premier Members meeting selected credit criteria for up to a 3-year term. Other rates and terms available based on Member Merits status and credit worthiness criteria. Rates in effect as of July 1, 2013 and are subject to change without notice.

## Westfield Street Fair

**O**ur Atlantic Federal team Renee Lopes (left), Nara Graichen (right) and April Volle (not shown) were at the Westfield Street Fair last month. Community residents enjoyed spinning our prize wheel and the kids thought it cool to sport Atlantic Federal tattoos.



**Look for us at the Cranford Street Fair on August 25th and the Kenilworth Oktoberfest Festival in October.**

# THE STUDENT SURVIVAL KIT



If there's a student in your family heading to college this fall, make sure he or she takes along Atlantic Federal's Student Account. Whether they're living on campus or commuting from home, they can manage their finances safely using the credit union you already know and trust. As an added feature, ask us to set up cross-account transfer authorization so you can quickly transfer funds from your account into your student's using @nytime Financial Center or @nytime Teller.

## Here's what's included in the Student Account package:

- Free Checking with no monthly fees or minimum balance
- Free Visa® Debit/ATM Card & Visa® Classic Secured Credit Card (age 18+)
- Free Online Banking, Mobile Access, Bill Payer & 24-hour telephone teller
- E-Statements so you don't need to depend on dorm mail
- Cross Transfer Authorization (optional) which allows the transfer of funds between a parent's account and a student's account.

## VISIT OUR COLLEGE RESOURCE CENTER

The "College Resource Center" at our website is full of helpful information for both parents and students including free weekly "College Planning Night" webinars.

Written by Ken O'Connor, former Fairleigh Dickinson University financial aid officer.

Topics include:

- "Your college roommate: The ideal candidate and the realities"
- "How to file the FAFSA"
- "Pell Grant updates"
- "Parent Plus loan and private student loan options"

## College Scholarships Awarded

Atlantic Federal congratulates the three winners of our \$1,000 college scholarship awards: Michelle Taliento of Lyndhurst (left) who will attend Drew University, Daria Sullivan of Montclair (right) who will attend the University of Pittsburgh and Thomas Kellerman (not pictured) of Hillsborough who will attend Muhlenberg College.

Below, Credit Union CEO Mike Fanelli presents the awards. Judging was based on academics, leadership and extra-curricular activities.



## STUDENT LOANS HELP FINANCE YOUR EDUCATION

### Our undergraduate private student loans feature:

- Zero origination fees
- Borrow from \$2,000 up to the cost of attendance per year for a maximum of \$120,000 in under graduate loans or \$160,000 in graduate loans

### Our consolidation loans for graduates enable you to:

- Refinance and consolidate as little as \$7,500 or as much as \$125,000 in undergraduate private student loan debit or \$175,000 in graduate debt
  - Choose between paying interest only for the first 4 years of repayment or standard level repayment the whole term
- Visit [www.atfedcu.com](http://www.atfedcu.com) and click on the student loan banner for more information and to apply.

## ATLANTIC FEDERAL HOLDS 78th ANNUAL MEETING

The Annual Meeting was held on May 5th. During the meeting, Frank Cirone, Robert Janish & Joseph Spina were elected to three-year terms on the Board of Directors.



2013's Board of Directors & Committee Chairmen of the Atlantic Federal Credit Union.

Pictured, back row, left to right: Robert Wilder, Robert Lear, Frank Cirone, Martin Purcell, Donald Olsen, Richard McCauley. Front row, left to right: Robert Janish, Mike Fanelli, Catherine Flint, Joseph Spina. Not pictured: Fred Beckman

## FREE FINANCIAL COUNSELING



Over your head in debt? Late with your housing payment? Or just interested in learning more? As an Atlantic Federal member, you have a choice of using a free personal financial counselor to help you out or you can use the online debt solution resources provided by Greenpath Debt Solutions.

Greenpath counselors are available toll-free at 877-337-3399 Monday through Thursday from 8 am to 10 pm (EST), Fridays from 8am to 7 pm and Saturdays from 9am to 6pm.

Or browse the many financial education resources at our website. Go to [www.atlfedcu.com](http://www.atlfedcu.com) and click on the Greenpath icon in the top right corner of our home page.

## Dorney Park Discounts



Get online discounts to Dorney Park and Wildwater Kingdom.

Go to [dorneypark.com](http://dorneypark.com) and in the upper right corner enter the promo code: atlanticfcu.



### EXCLUSIVE ATLANTIC FEDERAL OFFER:

Get Rates  
As Low As

# 2.25% APR<sup>1</sup>

Up to 60 months.

Upon used vehicle purchase from Enterprise Car Sales.

**July 1 – 31, 2013**

**car sales**



Call 1 800 222-1329 to get pre-approved by Atlantic FCU today!

Visit us at Enterprise Car Sales

Clifton .....1316 Main Ave. ....973 772-0150  
Iselin .....449 State Hwy. 27.....732 404-1223  
Wayne .....1546 Rte. 23 North.....973 686-9565



<sup>1</sup>APR=Annual Percentage Rate. Rates as low as 2.25% APR for 60 months. This is a buy down rate in combination with Member Merits Premier level benefits. The amount of the buy down will not affect the price of the vehicle. 125% Financing available including Tax, Title and License. Financing for qualified Atlantic Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness and age of vehicle (2010, 2011 or 2012). Applicants who are not approved at these rates or terms may be offered credit at a higher rate and/or different terms. Offer valid 7/1/13 – 7/31/13. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2013 Enterprise Car Sales. D07796 SZS 4.9x3.0 AD 6/13 JH

Preview our great selection of quality used vehicles at [enterprisecarsales.com/cuautorates](http://enterprisecarsales.com/cuautorates)

# PAY BILLS USING OUR MOBILE APP

Bill Pay now available on iPad and Android tablets

*Manage your accounts on-the-go with our mobile apps:*

- Instantly see current balances
- Pay bills
- See transaction history
- Transfer funds
- Locate any of 30,000 surcharge-free ATMs
- Locate any of 5,100 shared branches



To get set up, go to your smart phone's app store. Or for your iPad or Android tablet, go to the Apple or Google Play Store and download the...

## Free

...Atlantic Federal Credit Union mobile app onto your device.

Need to set up bill pay on your account? Visit our website's @nytime Financial Center or call the Credit Union, toll free at 1-800-222-1329.

*with our apps, the credit union is open 24/7/365, wherever you are...it's like having your own keys*

# SIGN UP for E-STATEMENTS

E-statements provide all of the same account information as your current paper statement and reduce paper clutter around your home while helping the environment!

You can always view the past 12 months of statements at our safe, encrypted website and even print images of cleared checks. You'll get your statement faster too - usually by the 2nd or 3rd business day of the month.

Go to [www.atlfedcu.com](http://www.atlfedcu.com) and click on the Electronic Services tab to sign up.



# WE'RE UPGRADING YOUR ONLINE BANKING SECURITY

Your online banking security is important to us, so Atlantic Federal is making changes on August 13th to better protect you from identity theft and fraud within @nytime Financial Center.

To make sure that you have seamless access during this upgrade, you'll need to take two quick steps - one that you can do now and one at your first log in after the security upgrade is activated.

### Action you can take now:

- Create a strong User ID. You will no longer be able to use your account number as your "User ID" after the security



upgrade. Change it now by going to "User Options" within @nytime Financial Center, then to "Change User ID." Your User ID must be six or more characters long and can be letters or numbers or a combination of both.

- Create a strong Password. Go to "User Options" and click "Change

Password." Your new password must be at least six characters and it must include letters as well as numbers and/or symbols.

### Action needed on August 13th after security upgrade

- Get an access code. You will be prompted when you log in to enter your phone number if there is not one on record. We'll use this phone number to immediately send you an access code via text and/or automated voice message. Use this access code to log in. You will have the option to have the system remember your computer so you won't have to repeat this process in the future. This is only recommended if you are using a private computer.

Check our website [www.atlfedcu.com](http://www.atlfedcu.com) for additional details.

Facts		
What Does Atlantic Federal Credit Union Do With Your Personal Information? 2013 Privacy Statement		
Why?	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: <ul style="list-style-type: none"> <li>■ Social Security Number &amp; Income</li> <li>■ Account Balances &amp; Payment History</li> <li>■ Credit History &amp; Credit Score</li> </ul>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Atlantic Federal Credit Union chooses to share and whether you can limit this sharing.	
Reasons Atlantic Federal Credit Union Can Share Your Personal Information	Does the Credit Union Share This Information?	Can You Limit This Sharing?
For everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	No	No
For joint marketing with other financial companies.	Yes	Yes
For our affiliates' everyday purposes - information about your transactions and experiences.	Yes	No
For our affiliates' everyday purposes - information about your credit worthiness.	Yes	No
For our affiliates to market to you.	Yes	Yes
For non-affiliates to market to you.	No	Yes
To Limit Our Sharing:	<ul style="list-style-type: none"> <li>■ Call (908) 245-1750 or 1-800-222-1329 or;</li> <li>■ eMail <a href="mailto:info@atlfedcu.com">info@atlfedcu.com</a>. Please provide: <b>Name / Account Number / Address City / State / Zip / Phone / Cell Phone</b>. <i>If you have a joint account, your choice(s) will apply to everyone on your account. Tell us what sharing you wish to limit:</i> <ul style="list-style-type: none"> <li>- "Personal information for other financial companies to use so they can market their products and services to me..."</li> <li>- "Personal information for affiliates to use so they can market their products and services to me."</li> </ul> </li> <li>■ Write to: Atlantic FCU, 37 Market St. Kenilworth NJ 07033 - provide all the information requested above.</li> </ul> <p><b>Please Note:</b> If you are a new Member of the Atlantic Federal Credit Union, we can begin sharing your information from 30 days after joining. If you leave the Credit Union, we continue to share your information as described in this Policy. However, you can contact the Credit Union at any time to limit this.</p>	
Questions?	■ Call (908) 245-1750 or 1-800-222-1329	
Who We Are?		
Who Is Providing This Notice?	Atlantic Federal Credit Union	
What We Do		
How Does the Credit Union Protect My Personal Information?	To protect your personal information from unauthorized access and use, the Credit Union uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How Does the Credit Union Collect My Personal Information?	<p>The Credit Union collects personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ Open an account or deposit money.</li> <li>■ Pay your bills or apply for a Loan.</li> <li>■ Use your credit union credit card or check card.</li> </ul> <p>We also collect personal information about you from others such as a credit bureau, affiliates or other companies.</p>	
Why Can't I Limit All Sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes - information about your creditworthiness.</li> <li>■ Affiliates from using your information to market to you.</li> <li>■ Sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give additional rights to limit sharing.</p>	
Can I Limit Sharing On Joint Accounts?	Your choices will apply to everyone on your account(s).	
Definitions		
Affiliates	Companies related by common ownership or control or within the U.S. Credit Union movement. They can be financial and nonfinancial companies. Examples include, <b>MEMBERS Financial Services</b> , a Financial Planning, Investment & Insurance affiliate, <b>PFP Family Security Plan</b> and <b>CUNA Mutual Insurance</b> . Also included is <b>C.U. Service Centers</b> , a nationwide shared branching network. And, the Credit Union's data and credit card processors.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Examples of this include the Credit Union's check clearing house, check vendor, credit and check card processors, wire transfer network, web hosts and statement mailing vendor.	
Joint Marketing	<p>A formal agreement between nonaffiliated companies that, together with the Credit Union, market financial products and services to you. Examples of this include Enterprise Car Sales and Member's Connect.</p> <p>When working with any of the above, the Credit Union requires a contractual agreement to protect the confidentiality of our Member information. They are not permitted to release, use for their own purposes, or sell any customer information we share with them to any other party.</p>	
Other Important Information		

Atlantic Federal Credit Union does not sell Member information to anyone. Be aware that there may be occasions where the Credit Union is legally required to disclose information about current and former Members, such as in response to a subpoena, to prevent fraud, or to comply with a legally permitted inquiry by a governmental agency or federal regulator.

At Atlantic Federal Credit Union, employee access to Member information is authorized for business purposes only and is based on the sensitivity of the information and our employees' or agents' need to know. We educate our employees regularly of their obligation to maintain the confidentiality of Member information at all times.

The Credit Union's goal is to maintain complete and accurate information about you and your accounts to provide you with the best service and to **safeguard you and your accounts against fraud**. If you believe the Credit Union's records contain inaccurate or outdated information, you should notify the Credit Union immediately in writing. This includes the correct spelling of your name with any name changes, your current address, email address, phone number and cell phone number. Upon receipt of your letter, the Credit Union will correct any inaccuracies or update your records at once.

## Who Is Watching Out for You?

The Credit Union's Supervisory Committee is the member's watchdog.

You may contact them at:

Atlantic Federal, Supervisory Committee

P.O. Box 83, Roselle Park, N.J. 07204.



Phone: (908) 245-1750

Toll Free: 1-800-222-1329

Fax: (908) 245-0680

**Kenilworth:** 37 Market Street  
Kenilworth, NJ 07033

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

**Newark:** 550 Broad St., Newark, NJ 07102

Hours: M-W 8:30 am till 4:30 pm / Thurs. & Fri. till 5 pm

**Elizabeth:** Trinitas Hospital -  
210 Williamson St. Elizabeth, NJ 07201

Hours: M-F 9 am till 4 pm

■ **Website - [www.atlfedcu.com](http://www.atlfedcu.com)**

■ **E-mail - [info@atlfedcu.com](mailto:info@atlfedcu.com)**

**@nytime Teller - (908) 245-0404**

Or press 1 after calling the 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.



## HOLIDAY CLOSINGS

Monday, September 2 for Labor Day

Monday, October 14 for  
Columbus Day