

# QUARTERLY INTEREST

First Quarter 2018

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## AFFCU DISTRIBUTES 2017 MEMBER BONUS

In January, AFFCU announced and distributed the 2017 Member Bonus for the third consecutive year. Due to the credit union's outstanding financial performance, we were able to return 27% of AFFCU's 2017 Net Income to our members. The member bonus was distributed equitably, dependent upon each member's engagement with AFFCU throughout the year. A member's individual dividend bonus was calculated based on the total number of share accounts (savings and checking products, excluding primary share account) and the number of loan products open in 2017.

Matthew Piazza, AFFCU President & CEO, stated, "As the credit unions only, and most important, stakeholders, we felt it was prudent to share this mutual success with them. This is another way to highlight how every member matters at AFFCU. We hope that this unique bonus will continue to encourage our members to actively engage with the credit union and continue to use the many beneficial and cost saving solutions we offer."

The 2017 Member Dividend Bonus was issued to all members in "good standing" with Atlantic Financial Federal Credit Union as of January 31, 2018. Bonuses were deposited into members' primary share savings accounts with transaction name "2017MemberBonus" on January 31, 2018.



### VISA PLATINUM REWARDS CREDIT CARD

**CASH REWARDS**

**EARN 1.5 POINTS PER \$1 SPENT ON ALL PURCHASES**

## NEW VISA PLATINUM REWARDS CREDIT CARD NOW AVAILABLE

Start Earning More On Your Everyday Purchases! At AFFCU, you always have access to great low rates. Combine those low rates with a Visa credit card with rewards points, plus rewards points, and you've got yourself something amazing. It's our newest way of rewarding you as an AFFCU member.

### VISA PLATINUM REWARDS CREDIT CARD

- Cash Rewards
- Earn 1.5 points per \$1 spent
- Low variable-rate APR
- No annual fees
- Same low-rate on purchases, cash advances, and balance transfers
- Up to \$15,000 credit limit

Start Rewarding Yourself – Go to [affcu.org/RewardsCard](http://affcu.org/RewardsCard).

## AFFCU'S ANNUAL MEETING

When: **Monday, April 16**  
Time: **5:30 PM**  
Where: **40 Schilling Rd,  
Hunt Valley, MD 21031**  
RSVP: **Required by April 11, 2017**  
by emailing [marketing@affcu.org](mailto:marketing@affcu.org)  
or calling 410-584-7474.

During the annual meeting the board and management will review 2017's credit union financials along with voting on appointing three board members to open seats. The Board Nominees are:

**JAMES "JIM" CROGAN, JR.:** Jim is recently retired and looking to do something meaningful and get involved with volunteering and supporting an organization like AFFCU. Jim has an extensive law background serving as an attorney for over 36 years.

**MELANIE RUTKAUSKAS:** (incumbent candidate)  
Melanie is running for her second term as an AFFCU volunteer Board Member where she has

served since 2014. Melanie has served as the Board Treasurer for the past 3 years. Melanie has an extensive business background in fields of accounting, operations, and administration support. She is currently the Executive Office Administrator at The Test Connection, Inc. She has been an AFFCU member since 2010. Melanie enjoys spending time with her recently retired husband and their two dogs.

**JULIAN TERRY:** Julian has been an AFFCU member for over 30 years, having joined as a young child through his mother's affiliation with Bell Atlantic (now Verizon). Julian is currently a project engineer with AECOM where he harnesses his 20 years of civil design and engineering experience with a degree in business management from the University of Maryland. Julian is married and has a 9-year-old daughter and one on the way. He is interested in volunteering for the board to give back to the credit union, and continue to help AFFCU serve its members and to be an intricate part of a strong organization.

## CARD FRAUD ALERTS KEEPING YOU PROTECTED.

### COMBAT POTENTIAL CARD FRAUD FAST AND EASILY BY TEXT MESSAGE.

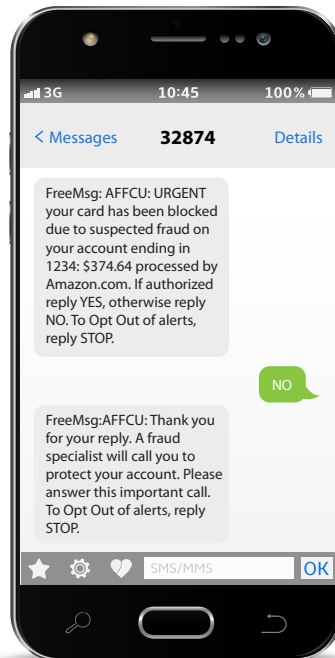
We're enhancing our card fraud management platform to now include text message notifications. In addition to the current automated phone alert system, members who have mobile cell phone numbers on their AFFCU account(s) will now receive text message alerts on their mobile device if suspicious transaction activity takes place. Members can now receive, approve or deny transactions by text message.

It's simple. When suspicious transactions are identified a short text message will be sent in near real-time communicating the merchant and transaction amount. Simply approve the transaction by responding "YES" or decline it by responding "NO."

### ENROLLMENT & ACTIVATION

AFFCU Fraud Text Alerts will be live on April 18, 2018. Members are automatically enrolled in text alerts if an active mobile phone number is on your account. Members can opt-out at anytime by simply replying "STOP" or by submitting the opt-out form. ***The text system will only be used for communicating potential fraudulent transaction. No other communications will be distributed through this SMS text system.***

Contact us to ensure we have the most current contact information on your account. Learn more about this enhanced card fraud management solution at [affcu.org](http://affcu.org).



## FREE SHRED DAY EVENT



When:  
**Saturday, May 5**

Time:  
**9:00 AM – 12:00 PM**

Location:  
**Hunt Valley branch  
at 40 Schilling Rd.**

On-site commercial shredding service will be provided to members. Drop off or watch your confidential documents and materials to be securely shredded.

## VISA ACCOUNT UPDATER

In March, AFFCU implemented the VISA Account Updater (VAU) program, a mandatory enrollment by both VISA and MasterCard for all financial institutions.

### HOW THIS IMPACTS YOU

VAU will only impact members who have AFFCU Visa debit and/or credit cards set up with merchants for things like recurring payments or easy online checkout – any merchant or organization that retains card information for payments (i.e. utility payments, online retailers, etc). These merchants can now securely communicate with Visa to pull updated card information. That information only includes new card numbers, expirations dates, and CVV numbers. This information is provided by AFFCU to Visa (information the network already securely manages). Merchants can only request record updates for card accounts that they have payment arrangements with. This solution will help cardholders in the wake of card changes and/or re-issues to limit the chances of denied transactions.

All accounts with an AFFCU Visa debit and/or credit card are automatically enrolled. Members can elect to opt-out at any time by submitting the opt-out form. Learn more about this new solution at [affcu.org](http://affcu.org).