

QUARTERLY INTEREST



HOME *sweet* HOME

Spring is here. As we come out of hibernation, many who are in the market for a new house will jump start their home shopping activity. If you're a current homeowner, then you are likely looking at the growing to-do list of household projects. Whatever path you're on, AFFCU is here to help. Learn more at AFFCU.org.

HOME MORTGAGES

Whether you're buying your first house, a repeat borrower moving to a new house, or looking to refinance, AFFCU's mortgage offerings are here to help. With our expanded mortgage offerings, escrow services, and up to 95% financing on conventional loans, we'll find a solution to fit your needs.

Let us help make financing your home an easy, welcoming experience.

HOME EQUITY

If you're a homeowner looking to complete significant home improvements or need funds for other needs, consider using your most valuable investment, your home. Whether you need one-time financing through a Home Equity Loan, or recurring access to funds through a Home Equity Line-of-Credit (HELOC), AFFCU's Home Equity solutions provide the low-cost financial support you need.

EASY MONEY MANAGEMENT

Stay connected to your finances and manage your money, anytime, anywhere! AFFCU provides you free, convenient tools to easily manage your money. AFFCU's Online and Mobile Banking gives you access to banking that is open 24/7/365.

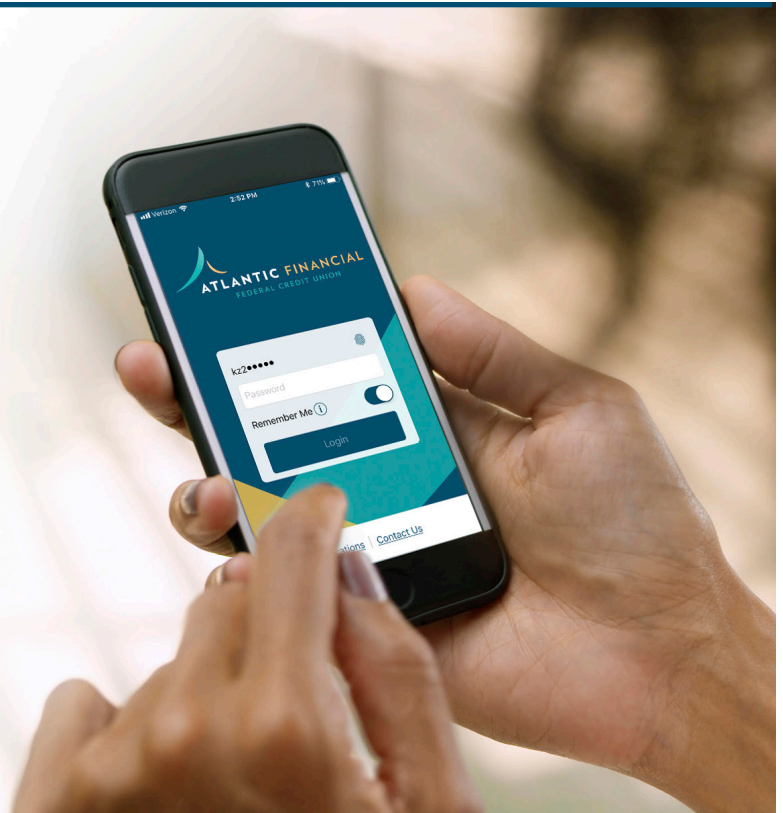
- **Account Management** – View account balances, activity, and transaction details
- **Transfer Funds** – Easily transfer funds between your connected accounts
- **Bill Pay** – Easily make payments, view payment history, and more¹
- **Deposit Checks** – Deposit checks with ease by snapping a picture with your phone²
- **Manage Finances** – Use My Financial Insights to create a 360-degree profile of your finances and gain better control of your personal finances
- **E-Statements** – Get faster access to your monthly statements³
- **And more**

Download the AFFCU Mobile Banking App. Search “Atlantic Financial Federal Credit Union” in the App Store or Google Play.

¹You must have an AFFCU checking account to use Online E-Bill Pay.

²AFFCU's Remote E-Deposit service is only available through the mobile banking app. You must be a member in good standing for at least 30-days before you are eligible to use AFFCU's Mobile E-Deposit.

³E-statements are not accessible via the mobile banking app. To enroll in and view e-statements, you must log in to E-Branch online banking at affcu.org via computer or mobile web browser.



AFFCU'S ANNUAL MEETING

When: **Monday, April 29**
Time: **5:15 pm**
Where: **40 Schilling Rd,
Hunt Valley, MD 21031**
RSVP: **Required by April 15, 2019**
by emailing marketing@affcu.org
or calling 410-584-7474.

During the annual meeting, the board and management will review 2018's credit union financials along with voting on appointing board members to open seats.

STACEY PURNELL: Stacey Purnell has been a member of AFFCU for over 15 years. She is currently employed with ASMR, utilizing her 15 years of experience in Human Resource Management. Stacey is interested in bringing her experience as a member and HR professional to the board with a desire to volunteer because of the valuable resource AFFCU has been for her over the years. Because of the positive impact that the credit union has had on her, she wishes to give back and be a supporting factor in the continued success of the credit union.

Stacey is the mother of a twenty-six year old daughter. She enjoys volunteering with a girls' mentoring program and also working with the youth of Baltimore city.

JIM FOLUS: Jim was appointed to the board in February to fill a vacated seat and is running to continue to serve the remaining term. Jim has

been an AFFCU member for over 25 years. Jim is an experienced financial professional with over 40 years of Accounting experience with firms in the Baltimore-Washington area. He is a CPA with the following degrees: a BS Accounting from the University of Maryland, an MS Finance from Loyola College, and an MS Taxation from the University of Baltimore.

Jim has been married for 40 years and has two children. He is an active member of the community, supporting the Pikesville and Lutherville-Timonium Recreation Councils, College Goal USA, and Vehicles For Change.

RONALD STURDIVANT: Ron is a current board member running for re-election to a 3-year term. A long-time member of AFFCU with over 30 years of membership, Ron joined the credit union during his time as a Verizon employee. Ron has worked with Verizon for over 40 years, directly and indirectly in the operations department, spending most of his career as Operations Supervisor. He is presently employed by Verizon as a contract DSL Engineer/Project Manager.

Ron is a proud veteran of the Marine Corp, having served from 1966 to 1968. He is a graduate of Loyola College (1971) where he received his BA in Economics, and Johns Hopkins University (1981) where he obtained his Masters of Liberal Arts. Ron is married and has four children, along with four grandchildren. He enjoys traveling on his motorcycle, reading, watching lacrosse, and playing the bagpipes.

SHRED DAY RETURNS

Saturday, May 18
9:00 am - 12:00 pm
(or until truck is full)
Hunt Valley Branch



Limit to four (4) medium boxes per vehicle.
Free for all AFFCU and community members.

REFER AFFCU

The best compliment you can give is a referral. Help us let the secret out about AFFCU by referring others to experience the AFFCU difference first-hand.

Share The Value of AFFCU Membership with:

- **Your Family** – spouses/partners, siblings, parents, children, and grandchildren.
- **Your Co-Workers** – If you're still employed by or retired from one of our partner employers, then your fellow co-workers from that employer are also eligible.
- **Your Friends & Neighbors.** There is a way for most to join AFFCU.

Share the value of AFFCU with anyone you know and have them contact us to see how they may be eligible to benefit from being a member of AFFCU.

REFINANCE AND SAVE

Getting that new car financed directly at the dealer was easy, but was it the best deal? Whether you have good or fair credit, financing arrangements made at the dealer are not always the best. Sure it was fast and convenient, but there may be better options that can save you money. Contact us to inquire about an auto refinance and let us see what you can save. There's nothing to lose, just potential savings to gain.



HOLIDAY CLOSURES

Memorial Day
Closed – Monday, May 27

While our branches are closed on these days, AFFCU members can access their accounts 24/7/365 through online and mobile banking, PAT automated phone banking system, or an AFFCU or nationwide CO-OP surcharge-free ATM.

ENROLL IN
E-STATEMENTS
AND RECEIVE
\$5*

IT'S CONVENIENT & CLUTTER FREE.

- INSTANT NOTIFICATIONS
- 24/7 AVAILABILITY
- SECURE, EASY ACCESS



*Promotion incentive eligible to new e-statement account enrollments February 1, 2019 through June 30, 2019. Not applicable to member's whose account(s) are currently enrolled in e-Statements or those that unenroll and re-enroll during the promotion period. \$5 bonus will be deposited into member's primary share account within 30-days of the end of the month in which member enrolls in e-Statements. \$5 bonus will be refunded from members account if they unenroll from e-statements within 90-days of enrolling.