

QUARTERLY INTEREST



MY AFFCU REWARDS

THE 2019
QUALIFICATION
PERIOD IS
NOW OPEN.

WE'RE GIVING YOU MORE – MORE CASH BACK – WITH MY AFFCU REWARDS!

Don't miss your chance to earn over \$150 cash back this year with MY AFFCU REWARDS!* AFFCU members are automatically enrolled in the MY AFFCU REWARDS program and it's totally FREE! You can earn over \$150 cash back per year* by simply doing your everyday banking activities with us.

IT'S OUR WAY OF SAYING THANKS AND MAKING YOUR FINANCIAL PARTNERSHIP WITH ATLANTIC FINANCIAL FEDERAL CREDIT UNION MORE REWARDING!

MAXIMIZE YOUR EARNING POTENTIAL.

Visit AFFCU.org/MYREWARDS to learn more and calculate your potential earnings.

*Certain restrictions and qualifications apply. Actual earning potential may vary. Offer subject to change. Visit AFFCU.org/MYREWARDS for complete eligibility, qualification and earning potential details or speak with a representative in-branch or by calling 410-584-7474.

CUT YOUR AUTO LOAN RATE BY 2%*

Kick off your summer of fun by grabbing the keys to extra savings.

Refinance your auto loan from another lender at AFFCU and we'll cut your rate by 2%.* Or you may qualify for a lower rate. Either way, it's a sweet opportunity to lower your monthly auto loan payment and pocket some big savings.

Refinancing and saving is fast and easy. Apply today online at affcu.org, in-branch, or by calling 410-584-7474.



*AFFCU will reduce your existing auto loan rate from another financial institution by 2%, to a floor rate of 2.50% Annual Percentage Rate. The Annual Percentage Rate will vary based on creditworthiness, age of vehicle, and terms of the loan. Rates range from 3.00% to 8.00%. Maximum APR AFFCU can charge is 18%. Financing up to 115% of the retail value of the auto is available. Auto loans currently financed through the Credit Union cannot be refinanced with this offer. The minimum refinance loan amount is \$10,000. Offer expires July 31, 2019.

CONGRATULATIONS TO AFFCU'S 2019 SCHOLARSHIP WINNERS

AFFCU is proud to announce Lauren Palmieri (pictured at right) and Kelly Stone as the winners of AFFCU's 2019 Scholarship. Each received a \$500 scholarship to help with college expenses. Lauren and Kelly were selected as the top entries from the AFFCU members who entered the Credit Union Association of Maryland and DC 2019 Scholarship contest.



Lauren was also one of the 12 winners of the MD & DC Credit Union Foundation Scholarship and was awarded an additional \$1,000 from the Foundation.

Congratulations to AFFCU's 2019 Scholarship winners and thanks to all who entered.

NEW JOURNEY ACCOUNTS COMING SOON!

Start your children's or grandchildren's financial journey at AFFCU.

Establishing a strong financial foundation and understanding at an early age is key to being able to overcome the many financial obstacles the journey of life throws at us. Help the children and young adults in your family begin building that financial foundation with an AFFCU Journey Account.

An AFFCU Journey Account will provide the tools to develop the practice of saving, while introducing young adults to the financial basics of managing their own money and borrowing. Available for youth and young adults from newborn through age 25.

Stay tuned for more information on this new account coming soon.

REFER-A-FRIEND



AND EARN UP TO **\$100** FOR BOTH OF YOU*

The more you share, the more you can earn! Share your love of AFFCU with friends, family, co-workers, and more.

WHEN YOUR REFERRAL:	FOR THEM:	FOR YOU:
Opens a checking account with Direct Deposit of \$500 or more.	\$25.00	\$25.00
Has 20 or more debit card purchases.	\$25.00	\$25.00
Obtains a new loan for \$10,000 or greater.	\$50.00	\$50.00
EARN UP TO	\$100.00	\$100.00

Visit AFFCU.org/REFER for more information. Please ask your referrals to contact us to see how they may be eligible to benefit from being a member of AFFCU.

* Referral Program details: Once the person you referred establishes new membership with Atlantic Financial Federal Credit Union, they will have 60 days to complete any or all of the qualifying activities listed above. If they open a checking account and have qualifying direct deposits of \$500 or more, you both will receive \$25. If they have 20 or more debit card purchases, you both will receive an additional \$25. And, if they obtain a new loan for \$10,000.00 or more, you both will receive an additional \$50.00. The new member must notify the AFFCU employee at the time of account opening of the name of the person who referred them. Referral rewards are paid out within 30-days of the new member's completion of the qualifying activities. New members do not have to complete all three qualifications. You will obtain a referral bonus only for the products completed by the member that was referred. Reward incentives may be reported to the IRS on a 1099.

AFFCU MOBILE DEPOSIT IMPROVEMENTS.



We've improved our Mobile E-Deposit service. Your mobile deposits will now appear as a transaction in your account history in near real-time. AFFCU's standard check holds still apply, but members will now be able to see the E-deposit post as a pending activity in their account history almost immediately.

AFFCU's Mobile E-Deposit is available on the mobile banking app. It is a secure, convenient way to deposit your checks without visiting a branch or ATM. Please be sure to properly endorse your checks with a signature and the message "For Mobile Deposit at AFFCU."

HOLIDAY CLOSURES

Independence Day
Closed Thursday, July 4

Labor Day
Closed Monday, September 2

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.