



QUARTERLY INTEREST

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AFFCU STAFF PACKAGED AND DONATED 150 HYGIENE KITS TO HELPING UP MISSION



Atlantic Financial Federal Credit Union employees used their recent annual training day to put together 150 personal hygiene kits. The kits were donated to the Helping Up Mission in Baltimore. Each kit contained essential hygiene items including: shampoo, soap, toothbrush, toothpaste, shaving cream and razor, deodorant, and more.

Helping Up Mission provides hope to people experiencing homelessness, poverty or addiction by meeting their physical, psychological, social, and spiritual needs. The kits provide a fresh start for those struggling with addiction and homelessness as they enter the mission to begin their recovery. Most individuals enter the

mission with only the clothes on their back. These kits are one of the first possessions that they will receive to help start their journey to recovery.

AFFCU RAISES NEARLY \$10,000 FOR THE LEUKEMIA & LYMPHOMA SOCIETY

Throughout 2018, AFFCU continued its commitment to support the Leukemia & Lymphoma Society of Maryland through sponsorship and fundraising for the Light The Night campaign/walk.

Through the collective charitable efforts, including our corporate sponsorship, fundraising, along with member and employee donations, AFFCU was able to



donate nearly \$10,000 in 2018! In the three year's we've been supporting LLS, we've contributed over \$25,000.

Thank you for helping us support the fight to end cancer. We're looking forward to another strong year of fundraising and support towards this great cause in 2019.

SAVE THE DATE

AFFCU ANNUAL MEETING

When: **Monday, April 29**
Time: **5:30 PM**
Where: **40 Schilling Rd, Hunt Valley, MD 21031**

During the annual meeting, the board and management will review the Credit Union's 2018 financial performance and vote on appointing board members to the open seats.

RSVP: Required by April 15, 2019, by emailing marketing@affcu.org or calling 410-584-7474.

IMPROVE YOUR FINANCIAL INSIGHTS IN THE NEW YEAR

Gain better control over your finances and spending habits by accessing our free online personal financial management tool, *My Financial Insights*. This easy-to-use tool will give you insights into your AFFCU account relationship and activity. It also provides the ability to integrate account information from other financial relationships, giving you a complete 360-degree view of your personal finances.

With enhanced insights into your budget, you'll gain better financial control, saving you time and money. You'll know where your money goes, how much you are saving, and be able to set goals and track progress. You can even sync accounts outside of AFFCU from nearly 15,000 financial institutions.

- Get your complete financial picture.
- Monitor total assets and debt for up-to-date net worth.
- Make informed choices with the cash flow calendar.
- Stay informed with account alerts.
- Tag transactions to understand spending habits.
- Establish financial goals and visually track your progress helping you reach them quicker and easier.

Access AFFCU's free *My Financial Insights* tool from your online banking account or through the mobile banking app (select MFI menu option). Get started today and get better control of your personal finances.

MY AFFCU REWARDS PAYS OUT OVER \$70,000



Check your account statements to see if you earned a *MY AFFCU REWARDS* bonus. The member bonus was distributed to qualifying members in early January 2019. Funds were deposited into your primary share savings account with the transaction title *MY AFFCU REWARDS*.

MY AFFCU REWARDS is our way of rewarding you for your active and engaged relationship with the Credit Union. Your regular use of AFFCU's services are what makes the Credit Union successful. This is our way of saying thank you and returning the results of our success to our active member-owners.

Thank you to all members for helping make 2018 another successful year for the Credit Union!

MAKING THE HOLIDAY SEASON BRIGHTER

AFFCU staff and members graciously contributed to the annual "Season of Wonder" gift drive. Toys and other gifts were collected and donated to St. Vincent's Villa, a Catholic Charities organization, to brighten the holiday for the children that reside at the facility. Additionally, the Credit Union made a \$2,000 contribution to assist with the gift giving efforts.



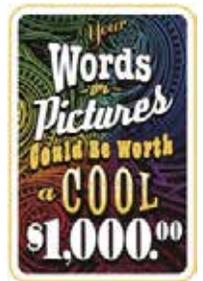
UPCOMING HOLIDAY CLOSURES

Martin Luther King, Jr. Day
Closed – Monday, January 21

Presidents' Day
Closed – Monday, February 18

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.

2019 COLLEGE SCHOLARSHIP OPPORTUNITY



Are you headed off to college or trade school in 2019? AFFCU has a college scholarship opportunity to help with your tuition and book costs. College-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships; one \$1,000 video-based scholarship; and one \$1,000 photo-based scholarship. And, you may apply in all three categories!

In addition, AFFCU members who enter are automatically eligible for one of AFFCU's \$500 scholarships. Any AFFCU member entering their freshmen through senior year of college or trade school may apply. Deadline for applications is March 31, 2019. Scholarship winners will be announced in May 2019. Learn more and apply on the Credit Union Foundation MD/DC's scholarship website at www.cufound.org/scholarship.

THIS YEAR'S ESSAY TOPICS

- **Essay topic:** Answer the question, "How can your Credit Union help you become financially independent?"
- **Video topic:** Create a 60-second video showing how your Credit Union helps you achieve your financial goals.
- **Photo applicants:** Capture and submit a photograph that represents the Credit Union's core value, "Dream Big."