

Third Quarter 2018

# QUARTERLY INTEREST

CONNECT WITH US:    

## WE'VE MADE EVERYDAY BANKING MORE REWARDING



TAKE  
ADVANTAGE  
OF YOUR  
EARNING  
POTENTIAL

MYAFFCU  
REWARDS

**What will you earn?** Have you calculated your potential earnings with MY AFFCU REWARDS? You can **earn over \$150 per year\*** in an annual cash back reward!

**Maximize your earning potential. Go to [AFFCU.org/BONUS](http://AFFCU.org/BONUS) to calculate your potential earnings.**

**Reward Yourself With MY AFFCU REWARDS!**

Every AFFCU member is automatically enrolled and it's totally free! Earn your MY AFFCU REWARDS just by completing your normal everyday banking activities with us.\* Learn more at [AFFCU.org/Bonus](http://AFFCU.org/Bonus).

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



HELP US  
IN THE BATTLE  
TO FIGHT CANCER.

AFFCU is a proud sponsor of the Leukemia & Lymphoma Society of Maryland's Light The Night campaign. In addition to our sponsorship support we are committed to supporting the cause through ongoing fundraising.

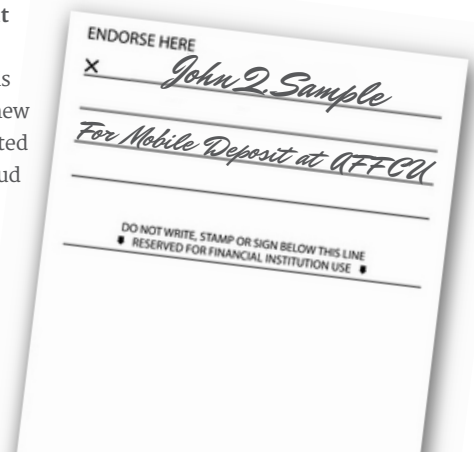
### Support Us During Red October At AFFCU

In conjunction with October being cancer awareness month and the significance of the color red for LLS, we're making it Red October at AFFCU.

**Will you support our efforts?** Throughout the month we will be encouraging members to make a contribution to our fundraising efforts. Donate in branch or online by following the link on our website at [AFFCU.org](http://AFFCU.org). Your continued support is greatly appreciated.

## IMPORTANT INFORMATION FOR MOBILE DEPOSIT USERS

There is an important change in regards to check endorsements for members depositing checks via AFFCU's mobile deposit (E-Deposit) service. In addition to your signature on the back of the check, you must now include **"For Mobile Deposit at AFFCU."** Any check deposited via mobile deposit that does not have these two required endorsement components will be rejected. This change is required as a result of new federal regulations related to combating check fraud activity. Please be sure to use the proper endorsements when depositing a check through the AFFCU mobile banking app.



## TAKE A BREAK FROM YOUR LOAN PAYMENT WITH SKIP-A-PAY.

Need a way to pay off your summer of fun expenses? Trying to plan ahead and budget for the upcoming holiday? Or do you just need some temporary breathing room in your monthly budget? Catch a break from your AFFCU loan with Skip-A-Pay.

We give you the opportunity to skip a payment on your AFFCU loan. Simply apply online at [AFFCU.org](http://AFFCU.org) or call us at 410-584-7474

\*Skip-A-Pay incurs a one-time fee of \$30 per month skipped. Skipping a payment may change the total amount of interest due on the loan the repayment schedule/term of the loan. Certain restrictions and eligibility requirements apply. Speak with a representative for complete details or visit [www.affcu.org](http://www.affcu.org) for more information.

## DON'T KEEP OUR RELATIONSHIP A SECRET!

We value the relationship with you and our ability to support your financial well-being. We hope that you value it just as much. If you do, let's not keep it a secret. Help us spread the word about great AFFCU is. We'll even reward you and any new members. Take advantage of our member referral program where you, and the new member, can each earn \$25 for every new member that joins AFFCU because of your recommendation.



Share with your children, family, co-workers, friends, anyone.

## AFFCU'S HOLIDAY HELPER LOAN RETURNS.

Our popular Holiday Helper Loan is nearing its return. Mark your calendars for its arrival.

Available

**November 5**  
thru  
**December 19**

Stay tuned for more details.

## SHRED DAY

Join us for our fall shred day event.

**Saturday, October 13**  
**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.

## TAKE A KOFE BREAK WITH US.

Take advantage of our free financial wellness resources through our KOFE (Knowledge Of Financial Education) program.

KOFE is an online website that provides free on-demand access to financial related topics, information, and educational resources for members of all levels of financial knowledge. You also have access to free financial coaching and can speak directly with a dedicated advisor for help with any debt and/or financial related discussions.

Get access to this FREE resource by visiting  
[AFFCU.org/KOFE](http://AFFCU.org/KOFE)

Federally insured by NCUA

