

QUARTERLY INTEREST

HOME FINANCING— LET'S MAKE THE MOVE

YOU FIND THE BEST HOME; WE'LL GET YOU THE BEST FINANCING.

In the market for a new home? Whether it's your first home purchase or you're looking to upsize or downsize, let AFFCU help you make the move. AFFCU can fulfill your mortgage needs and help make the move a reality with flexible home financing solutions, along with dedicated guidance and support.

Already have a mortgage? With rates near record lows, now may be a great time for you to evaluate a mortgage refinance. Review the refinance options with us and let's see what significant monthly savings we can find you.

ALREADY HAVE THE BEST HOME? LET US HELP YOU MAKE IT BETTER.

Do you love your home, but want to love it even more with some improvements? No need to move, let us help you improve your home by leveraging the equity you've built. 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.

Learn more about AFFCU's Mortgage and Home Equity financing solutions at AFFCU.org/HomeLoans.

Journey Accounts

HIGH INTEREST SAVINGS ACCOUNT

A savings account designed to help you save more.

EARN
3.00%
APY* ON BALANCES UP TO \$1,500



EARN AN ADDITIONAL **0.50%** APY* ON THE REMAINING BALANCE OVER \$1,500.

Have a child or young adult in your life between the ages of newborn to age 25? Set them up for success on their financial journey with a new Journey Account from AFFCU.

Open a high interest savings account designed to help the youth and young adults in your life fast track their savings efforts.

Open your account today by visiting

www.AFFCU.org/Journey



Federally insured by NCUA. *APY = Annual Percentage Yield. Rate subject to change without notice. Interest will accrue on average daily balance as long as minimum balance requirement is met.

NEW CHECKING ACCOUNT PRODUCTS COMING SOON – CHANGES THAT MAY IMPACT YOU

We're revamping our checking account products. No worries! We're making them better and more rewarding! Please be on the look out for more detailed communications regarding the upcoming changes.

Effective May 1, 2020, AFFCU will no longer offer the Kasasa Checking Accounts (Kasasa Cash Back, Kasasa Cash, or Kasasa Tunes Accounts). All current Kasasa Checking Account members will seamlessly convert to the new rewards checking product. There will be no changes to your account number, debit card number(s), or account information.

Still no monthly fees, minimum balances, or penalties. Qualifications to earn your monthly cash reward will change. No more debit card swipe counting. Simply set up a qualifying Direct Deposit and access your online account monthly and you'll be set.

Please be on the lookout for more detailed communications regarding these changes coming soon.



AFFCU'S 70TH ANNUAL MEETING

When: **Monday, April 27**

Time: **5:30 pm**

Where: **40 Schilling Rd,
Hunt Valley, MD 21031**

RSVP: **Required by April 15, 2020**
by emailing marketing@affcu.org
or calling 410-584-7474.



During the annual meeting, the board and management will review the Credit Union's 2019 financial statements. The following nominees were recommended by the Nominating Committee to fill the four vacant seats of the board. These four will be elected by acclamation.

ROMELLE BACON (Board Nominee)

Romelle Bacon is a current AFFCU member nominated to fill a recently vacated board seat and complete the open one-year term. Ms. Bacon has been a member of AFFCU since 2013. She is employed with the Financial Industry Regulation Authority (FINRA) as a Senior Investigator within the Office of Fraud Detection and Market Intelligence. Ms. Bacon received a Bachelor of Science degree in Communications Media/Public Relations from Bowie State University.

BARBARA BYRNES (Incumbent)

Barbara Byrnes is a current board member seeking re-election. Ms. Byrnes currently serves as Board Secretary and is running to serve a second term.

MICHAEL SPENCER (Incumbent)

Michael Spencer is a current board member and Vice Chairman seeking re-election to his seat. Mr. Spencer is a past AFFCU Board Chairman seeking re-election for his fourth term.

WADE WALTERS (Incumbent)

Wade Walters is a current board member seeking re-election. Mr. Walters currently serves as Board Chairman and is seeking re-election for his third term.

SHRED DAY

Saturday, May 2
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.

HOLIDAY CLOSURES

Memorial Day **Closed – Monday, May 25**

While our branches are closed on this day, 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.

