

Second Quarter 2018

QUARTERLY INTEREST

CONNECT WITH US:    

BENEFIT

FROM EVERYDAY ACTIVITIES

EARN OVER **\$150**
IN AN ANNUAL MEMBER
REWARD.*

IT PAYS TO BE AN AFFCU MEMBER WITH MY AFFCU REWARDS

WE'RE GIVING BACK TO YOU - CASH BACK! Make your AFFCU relationship more rewarding with MY AFFCU REWARDS. You can **earn over \$150 per year*** and it couldn't be any easier to do so. My AFFCU Rewards is our way of saying thanks and rewarding you for being an Atlantic Financial Federal Credit Union member.

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.* Qualify to earn by

simply having an active AFFCU checking account that has at least 12 purchase transactions and/or withdrawals per month, and be enrolled in e-Statements.

Maximize your earning potential. Learn more and see what you can earn by visiting AFFCU.org/BONUS

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



MAKE YOUR SUMMER SPENDING MORE REWARDING.

Make every purchase a more rewarding one with an AFFCU Visa Platinum Rewards Credit Card. Not only does it offer a great a low rate, but you **earn 1.5 points for every dollar spent**. Earn points faster and redeem them for cash incentives or statement credits.

An AFFCU Visa Platinum Rewards Credit Card doesn't just save you money, but helps you earn money. Let us help you get more out of your summer of fun. Visit AFFCU.org/Rewards to learn more.

CONGRATULATIONS TO AFFCU'S 2018 SCHOLARSHIP WINNERS

AFFCU is proud to announce that Joe Gladney and Taylor Musante were selected as the winners of AFFCU's 2018 Scholarship. Each received a \$500 scholarship to help with college expenses. Joel and Taylor were selected as the top entries from the AFFCU members who entered the Credit Union Association of Maryland and DC 2018 Scholarship contest. Both were very excited to receive this award and put the funds to use for college expenses.

Joel is a recent high school graduate who will be a college freshman attending Goucher College in the fall of 2018.

Taylor is a current student at York College studying secondary education and is looking to be a middle school teacher in the Baltimore area after graduating.

Congratulations to both of AFFCU's 2018 Scholarship winners and thanks to all who entered. Keep an eye out for the 2019 Scholarship contest for your chance to enter and win.



IMPROVING YOUR FINANCIAL WELLNESS

AFFCU is introducing a new financial wellness platform to assist members of all financial levels with staying financially fit. We've partnered with a leading financial wellness organization, Consolidated Credit, to provide you access to **KOFE – Knowledge Of Financial Education**.

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.

In addition, you can access free financial coaching and speak directly with a dedicated advisor to help you with any debt and/or financial related discussions.

Learn more about what this new free resource has to offer you and check it out for yourself by visiting affcu.org/kofe.

SUMMER PROTECTION OF ANOTHER SORT



As your summer activities, travels and expenses increase, so does your risk of card fraud. But rest assured, we're right there with you at every purchase and have you covered. No worries, we travel lightly.

AFFCU's Card Fraud Protection Solution has you covered 24/7/365. When we spot suspicious transactions on your account, an instant notification is automatically triggered to you by text message and/or automated phone call. Your simple response of approval or denial will either authorize or decline the transaction. Visit affcu.org/fraud to learn more about how our card fraud solution is protecting you.

You're automatically enrolled as an AFFCU card holder, but it's always a good idea to make sure we have current information on file for you. Contact us to ensure your contact information is up-to-date on your account.

TRAVELING OUT OF STATE OR OUT OF THE COUNTRY? Give us a heads up. We can flag your account to limit the risk of transactions from those areas being denied for suspicion of fraud and give you one less thing to worry about during your travels.

WE'VE INCREASED OUR SAVINGS RATES – HELPING YOU MAKE IT EASY TO SAVE

It's important to save, but also a challenge to do so. At AFFCU, we work to make it easy for you to save. We've done so by increasing nearly all of our savings account rates. Visit us online to check out our new rates that took effect July 1, 2018.

SAVINGS RATES AS HIGH AS 2.75% APY!*

We have easy savings solutions for everyone. Whether you are just getting started and looking to set some long-term savings goals, have funds you're looking to reinvest at a better rate, or have a short-term savings need, AFFCU has you covered. Jump-start your savings goals with AFFCU.

*APY = Annual Percentage Yield. The advertised 2.75% APY is available on a 5-year Share Certificate with a minimum balance of \$2,500. The APY and rate is effective as of 07/01/2018. Rates subject to change at any time without notice.

