

# QUARTERLY INTEREST



**REFER A FRIEND** AND EARN UP TO **\$100 EACH**

## SHARE YOUR LOVE OF AFFCU

Share the value of AFFCU with others. When you refer new members to AFFCU, you both can earn up to \$100!

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

Visit [AFFCU.org/REFER](http://AFFCU.org/REFER) for more information. Let us show your referrals how they are eligible to benefit by being a member of AFFCU.

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
<b>EARN UP TO:</b>	<b>\$100.00</b>	<b>\$100.00</b>

## GET MORE CASH BACK WITH MY AFFCU REWARDS!

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](http://AFFCU.org/MyRewards) to learn more and calculate your potential earnings.



**THE 2019 QUALIFICATION PERIOD IS NOW OPEN.**

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

## NEW PAPER STATEMENT FEE



In order to cover increasing expenses, a new service charge will be imposed for members receiving mailed paper statements. A monthly fee of \$3 will be

imposed beginning on the October 31, 2019 statements. This fee can be avoided by enrolling your account(s) in free E-Statements. A simple one-time enrollment is required through your AFFCU Online Banking account.

We've implemented this new service charge to manage the increased paper statement costs so that we can continue to provide you with higher savings rates, lower lending rates, and ongoing account rewards. Enrolling in E-Statements will provide fast, secure, and convenient access to your monthly statements for free.

Minor accounts (individuals under the age of 18), adults 65 and older, trust, and estate accounts will be excluded from this new paper statement fee.

## HOLIDAY CLOSURES

### Columbus Day

Closed Monday, October 14

### Veteran's Day

Closed Monday, November 11

### Thanksgiving

Closed Thursday, November 28  
and Friday, November 29

### Christmas Eve

Noon Closure Tuesday, December 24

### Christmas

Closed Wednesday, December 25

### New Years

Closed Wednesday, January 1

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.



## TAP INTO YOUR HOME'S VALUE.

### HOME EQUITY LINE OF CREDIT

- **2.50% APR<sup>1</sup>**  
Introductory rate for 12-months.<sup>2</sup>

### HOME EQUITY LOAN

- Cut your qualifying rate by **2%** with promotional rates as low as **3.50% APR<sup>1,3</sup>**

PROMOTIONAL OFFERS ARE VALID THROUGH OCTOBER 31, 2019.

[AFFCU.org/HOME](http://AFFCU.org/HOME)

<sup>1</sup>APR = Annual Percentage Rate. <sup>2</sup>A minimum LOC of \$25,000 with a minimum initial advance of \$10,000. Max LTV is 85%. After 12-months, the rate returns to initial qualifying rate at the time of application. Actual qualifying rate will vary depending on credit review and other factors. <sup>3</sup>Actual qualifying rate will vary depending on credit review and other factors. A minimum loan amount of \$25,000 with a maximum 10-year fixed-rate term. Max LTV is 85%.

## UPGRADE YOUR WALLET WITH A VISA® PLATINUM REWARDS CREDIT CARD



From every day purchases to holiday shopping and more, make every purchase more rewarding. Give yourself something better by combining a great low-rate with higher reward earnings for cash back. Upgrade your wallet to include an AFFCU Visa Platinum Rewards Credit Card.

### VISA PLATINUM REWARDS CREDIT CARD

- **Cash Rewards**
- **Earn 1.5 points per \$1 spent**
- **Low variable-rate APR**
- **No annual fees**
- **Same low rate on purchases, cash advances, and balance transfers**
- **Up to \$15,000 credit limit**

Start rewarding yourself – Go to [AFFCU.org/RewardsCard](http://AFFCU.org/RewardsCard).

## HELP AFFCU SUPPORT



Since 2016, AFFCU has committed its support to The Leukemia & Lymphoma Society of Maryland and the Light The Night campaign. What started as general community support has grown to have a deeper connection not only through the amazing stories of success but through personal impacts on members of our AFFCU family.

In our short three years we've been supporting LLS, we've contributed over \$25,000 through the collective charitable efforts, including our corporate sponsorship, fundraising, along with member and employee donations. That is an accomplishment we are extremely proud of, but want to keep doing more!

### Join Our Fight To End Cancer

Thank you to those who've supported us this far. We hope that your support will continue. Please consider joining the fight against cancer along with The Leukemia & Lymphoma Society by making a donation to Team AFFCU's fundraising efforts either in-branch or online at [AFFCU.org/LLS](http://AFFCU.org/LLS).