

THE CU'S NEWS

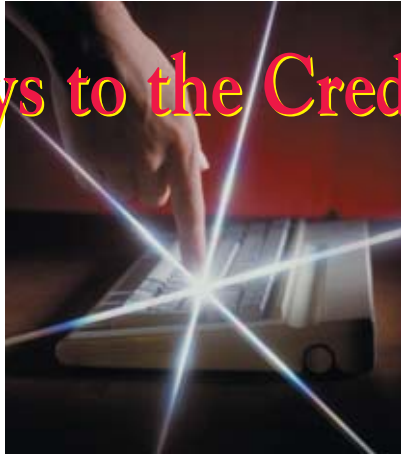
Read All About It:

- Home Equity Loans As Low As: **4% apr**
- Used Car Loans at: **5.65% apr**

The Quarterly Newsletter for Members of the Atlantic Federal Credit Union

Fall 2003

Your Keys to the Credit Union



Online Banking & Online Bill Payer Let You Open the Credit Union for Business Whenever You Want.

Simply Log On to Atlantic Federal's New & Improved Website at: www.atlfedcu.com

New, Online Banking

Access your Credit Union accounts online. View account activity. Get balances. Print-out account history. Print copies of cleared checks (showing both front and back).

And there's more, including funds transfer between accounts. You can also download information into Quicken® or Microsoft Money®. Sign up for Online Banking at www.atlfedcu.com.

New, Online Bill Payer

Pay bills online without checks, envelopes, stamps or trips to the post office. Just use the optional Bill Payer service. Pay individual bills

of varying amounts as they're due. Or, pre-authorize automatic, monthly payments of recurring bills of like amounts.

3 Months Of Bill Payer Free!
Sign up for Atlantic Federal's New Bill Payer Service & get the **First Three Months Free!**
Go to the Credit Union's website for more information & to apply.

After three months, Premier Members remain **free**, Enhanced Members pay \$2.95 per month, Value Members pay \$4.95 per month. Unlimited payments included.

Sign-Up for E-Statements on the Back of This Newsletter

Have your Account Statements sent to you via the internet!

A New Visa Card With: EVEN LOWER INTEREST RATE than BEFORE

Introductory Interest Rate: 4.9% apr
as low as:

For new Visa Cardholders. Rate applies to balance transfers & cash advances as well as purchases.



Atantic Federal's new Visa Credit Card has a special introductory rate as low as 4.9% apr.* And this rate applies to all purchases, balance transfers and cash advances.

continued...



ATLANTIC FEDERAL
CREDIT UNION

OPENING DOORS



...continued

Already have an Atlantic Federal Visa ? Switch to the Credit Union's new card and get the same, special introductory rates.

...just in time for all your holiday shopping...



With an Atlantic Federal Visa you'll be able to access your account online. Review past statements and transactions you've made. Make payments, too.

To apply for your new Credit Union Visa card visit: www.atlfedcu.com. If you already have a Credit Union Visa card, and you'd like to switch to this new low rate card, call the Credit Union at 1-800-222-1329.

*For the first 6 months. Afterwards, the rate will be indexed to the Wall Street Journal prime rate plus a margin based on Member's credit history.

SCHOLARSHIPS AVAILABLE

\$3,000 Each

Graduating high school seniors who are Members of Atlantic Federal or the children or grandchildren of Members are invited to apply for the Credit Union's 2004 Scholarship Awards. Three scholarships will be awarded. Call 1-800-222-1329, ext. 509 for an application.

Deadline for entries is February 6, 2004.

Borrow Up to 100% of the Equity in Your Home

IT'S GETTING COLDER & YOUR FURNACE is GETTING OLDER



So is Your Car, Your Storm Windows, Your Roof & Your Snowblower

Use a Home Equity Loan to make an investment in energy saving home improvements

that pay for themselves...like a new furnace, new windows, new roofing or higher-rated insulation. Or, use the loan for a new or used 4x4 for safe winter driving.

You can also use a Home Equity line-of-credit to finance taxes, college tuition and bill consolidation.

Get the Highest Allowable Income Tax Deductions for Consumer Interest Payments

Home Equity Rates Still at Record Lows, As Low As: 4% apr

Car dealer and in-store financing don't offer the same tax benefits. Ask a tax professional about how much you could save borrowing from the Credit Union.

This rate is in effect through April 2004 & applies to current, outstanding balances & new advances.

CREDIT UNION DAY

October 16th is International Credit Union Day. *And, it's something to celebrate!* Did you know that for the past 14 years, the *American Banker* newspaper's annual customer satisfaction survey has rated Credit Unions #1 in customer satisfaction? **Let's hear it for Credit Unions!**



Kid's Coloring Contest

Winners will receive a \$25 gift check.

To help celebrate Credit Union Day Atlantic Federal is sponsoring a coloring contest for all Members and children or grandchildren of Members age 12 and under. Stop by any Atlantic Federal branch or visit our website to obtain a coloring sheet. To enter, color the picture and return it to any Atlantic Federal branch. *Deadline for entries is Friday, November 7.* One winner will be selected for 280033270 each age group: **Up to 4 years old / 5-8 years old / 9-12 years old.** Limit, one entry per child.



ATLANTIC FEDERAL CREDIT UNION

OPENING DOORS





- 1) Finance a Year-End Close Out '03 Car, Truck or SUV
- 2) Finance a New Model '04 Now Arriving on Showroom Floors

New Car Loan Rates As Low As: **4.25%***
apr

Remember, 0% financing incentives you see advertised by car manufacturers may not be the bargain they appear to be. That's because the price of the car may be kept higher to offset the 0% incentive. Or, you may get less for your trade. Also, you'll almost certainly have to forgo any rebates. Look at the example below and see what can happen if you take a rebate instead of a 0% manufacturer's financing incentive and then finance through the Credit Union:

	Credit Union Financing	Dealer 0% Financing Incentive
Price of Car	\$18,000.00	\$18,000.00
Less Cash Rebate	-\$3,000.00	-\$0
<hr/>		
Adjusted Price	\$15,000.00	\$18,000.00
Monthly Payment	\$281.38	\$300.00
	<i>60 Monthly Payments at 4.75% apr**</i>	<i>60 Monthly Payments at 0% apr</i>
Net Cost of Car	\$16,882.40	\$18,000.00

You'd save \$1,117.60 with the Credit Union Loan.

Call Atlantic Federal and let a Loan Officer help you do the math for your individual situation and advise you which way to go. There's no cost or obligation for the consultation!

- 3) Take Advantage of Current High Used Car Inventories to Negotiate a Great Price.

Buy a low mileage Used Car and get dependability, safety and comfort like a new vehicle for about a third less! Used Car Loan Rates As Low As: **5.65%*****
apr

Call Atlantic Federal at 1-800-222-1329, option 3.

*New car annual percentage rate shown offered up to a 3-year term to qualified Premier Members. / **New car annual percentage rate shown offered up to a 5-year term to qualified Premier Members / ***Used car annual percentage rate shown offered up to a 3-year term to qualified Premier Members / Other rates & terms available.

Did you recently finance a vehicle through a dealer? Give Atlantic Federal a call and see if the Credit Union can refinance your loan & save you money.



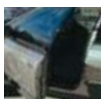
Member Merits is Atlantic Federal's rewards program which lets Members reduce or eliminate various fees and earn loan discounts of up to 1/4%. The more you use the Credit Union, the higher your Member Merits reward level will be and the more you'll save!

Sometimes all it takes to increase your Member Merits reward level is to add just one Credit Union service.

IMPROVED CREDIT DISABILITY for YOUR LOANS

If you have a consumer loan with the Credit Union and took Credit Disability coverage, your benefits just got better! Starting October 1, benefits begin after 14 days of disability. And those benefits are retroactive to your first day of disability. Previously you had to be disabled for 30 days with benefits beginning on the 31st day.

Don't currently have Credit Disability for your loans? Add this coverage at any time. Just call the Credit Union. You'll rest easier knowing your loan payments are paid should you become sick or disabled. Monthly premiums for this improved coverage are slightly higher, but your monthly loan payment amount will not change. Instead, your last loan payment may be higher or the duration of your loan may be extended.



**ATLANTIC FEDERAL
CREDIT UNION**

O P E N I N G D O O R S



Owe, Owe, Owe. Santa Costs are Coming Around!



Need extra cash for the holidays?

Borrow up to \$1,000 with a Credit Union Holiday Loan. Your first payment isn't due until February 2004.

Take up to one year to repay. Apply November 1 through December 31. Rates as low as 9.65% apr*

*Lowest rate for qualified Premier Members. Other rates are available.

Member Referral Contest Winners - Congratulations to the winners of our Member Referral Contest: Kimberly Helen Adams -Branchville, NJ and Thomas J. Krasovich -Aberdeen, NJ. Each received \$100 gift checks.

Holiday Clubs Mature - 2003 Holiday Clubs will mature on October 14. Proceeds with interest will be transferred to Savings Accounts for withdrawal via ATM, QuickDraw or by faxing a request to the Credit Union. *You will automatically be enrolled for next year's Holiday Club unless you notify the Credit Union.* 270002680

Holiday Toy Donations - In the holiday spirit of giving, Atlantic Federal will once again collect toys for needy children (right). Drop your unwrapped gift off at any Atlantic Federal branch office now through December 15.



Hidden Account Numbers:

\$25 Reward

Find your Account Number in this issue of The CU's News & call:

(908) 245-1750, ext. 512. \$25 will be added to your Share Savings Account.

Holiday Closings:

- October 13 - Columbus Day
- November 11 - Veteran's Day
- November 27 - Thanksgiving
- December 24 - Christmas Eve - 12:30 pm closing
- December 25 - Christmas
- January 1 - New Years Day



**ATLANTIC FEDERAL
CREDIT UNION**
OPENING DOORS



Phone: (908) 245-1750 / Fax: (908) 245-0680

Kenilworth: 37 Market Street
Kenilworth, NJ 07033

Hours: M-F 8 am till 5 pm / Thurs. till 6:30 pm
Sat. 9 am till Noon

Newark: Gateway One, Newark, NJ 07102
Hours: M-F 8 am till 4 pm

Princeton: 29 Emmons Dr., Bldg. A-30
Princeton, NJ 08540
Hours: M-F 8 am till 4 pm

Elizabeth: Trinitas Hospital -
210 Williamson St. Elizabeth, NJ 07201
Hours: M-F / 9 am till 4 pm

Serving Only Verizon Wireless Employees:

Bedminster: 180 Washington Valley Rd. 3rd Flr.
Bedminster NJ 07921
Hours: Tuesdays & Fridays 8:30 am till 4 pm

Morristown: 250 James St. Morristown NJ 07960
Hours: Mondays, Wednesdays & Thursdays 8:30 am till 4 pm

Orangeburg: 2000 Corporate Drive
Orangeburg NY 10962
Hours: Monday - Friday 9:30 am till 2:30 pm

Warren: 30 Independence Blvd.
Warren NJ 07059
Hours: Monday - Friday 8:30 am till 3 pm

■ **Web Site** - www.atlfedcu.com

■ **E-mail for Member Service** -
info@atlfedcu.com

■ **E-mail for IRAs & CDs** -
renee@atlfedcu.com

Quick Draw - (908) 245-0404

Or press 1 after calling the C.U.'s main number.

Receive E-Statements - Now you have the option of receiving your monthly and quarterly statements online in place of a mailed paper copy. To sign-up for E-Statements, visit our website at www.atlfedcu.com & sign up online. Or, fill out this form. Mail it to the Credit Union or fax it to: 908-607-7788.

E-Statement Enrollment Form

" YES, sign me up for E-Statements."

PLEASE PRINT:

First Name

Last Name

Atlantic Federal Account Number

E-mail Address

Last Four Digits of Your Social Security Number

Daytime Phone Number

I agree to receive my Credit Union statement via the Internet at the E-mail address provided above. I also understand that by electing to receive an E-Statement(s), Atlantic Federal Credit Union (Credit Union) will no longer provide a hard copy via the U.S. mail. The Credit Union agrees to provide me a printed copy of my statement or to resend it via E-mail upon my request. I may discontinue E-Statements and return to receiving a hard copy statement via U.S. mail at no charge by notifying the Credit Union in writing or E-mail.

I am responsible for providing the Credit Union with a valid E-mail address and agree to notify the Credit Union when I obtain a new E-mail address. I understand that the Credit Union is not responsible for delays in receiving my E-Statement due to problems with my computer, browser settings, Internet Service Provider, or other events that are beyond the Credit Union's control. I authorize the Credit Union to use my E-mail address to communicate with me electronically. The Credit Union will not disclose information to third parties, excluding Credit Union affiliates, concerning my account.

Your Signature

Date

Questions? Call us at 1-800-222-1329 or E-mail us at info@atlfedcu.com