

THE CU'S NEWS

Read All About It:

- Special C. U. Youth Program
- Annual Meeting, May 2nd
- Home Equities: Low As 4% apr

The Quarterly Newsletter for Members of the Atlantic Federal Credit Union

Spring 2004



Finance or Refinance a New or Used Vehicle at Rates As Low As: 3.5% apr*

Up to 125% financing including tax, title and extended warranty.

Noticed the Jump at the Pump?

Maybe you want to consider a more fuel efficient car, especially for a second car. Beat the "jump at the pump" with the Credit Union's great rates and terms on car loans. *Buy from a dealer or an individual.*



Get instant Loan approval at Atlantic Federal's Web Site:

www.atlfedcu.com

Or, call for an application.

Do research before buying a new or used vehicle at: CarSale.com. Get current rebates, trade-in values, lemon checks, vehicle searches and more.

*Rate and percentage financing shown offered to Premier Members up to a 3-year term. Other rates and terms available based on certain credit worthiness criteria.

ATLANTIC FEDERAL is YOUR INSTITUTION of HIGHER EARNING CD Yields Raised By .25%

The Federal Reserve did not raise interest rates, but your Credit Union did! Atlantic Federal has just increased the yield on all CDs with terms of 1 year or more by .25%. The rate increase applies to regular share certificates as well as IRA share certificates. To view the Credit Union's rates and/or get an application, please visit: www.atlfedcu.com or call the Credit Union at 1-800-222-1329.



Remember, too...your CD savings in the Atlantic Federal Credit Union are insured along with your other accounts to \$350,000 (\$100,000 by NCUA, an agency of the federal government, and for \$250,000 by a private insurer). IRAs are separately insured for \$350,000.

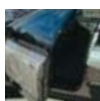
There isn't a higher level of security at any other financial institution in the nation.

Moving to a New & Improved Newark Location

To better serve Members in the greater Newark area, Atlantic Federal is relocating its Gateway branch to a new, expanded downtown facility with street-level access at 570 Broad Street. This new facility will open on or about May 15.

The final day of operations at the old Gateway branch was at the end of March. Unfortunately, due to construction delays and the timing of the lease, branch service in Newark will have a gap until early summer.

continued...



ATLANTIC FEDERAL
CREDIT UNION

OPENING DOORS



...continued

During this gap, please use the main office in Kenilworth or the Elizabeth branch at Trinitas Hospital for your in-person needs. You can also use the Credit Union's remote services including: Quick Draw, ATM/Debit cards, Online Banking and Bill Payer. Please call: 1-800-222-1329 for assistance in using remote services or to obtain directions to the Credit Union's other locations. 20037460

ANNUAL MEETING REMINDER

Sunday, May 2, 2004,
1 pm at the
Pines Manor, Edison, N.J.

**Luncheon/
Door Prizes/
Gifts for Everyone**

Call the Credit Union for
reservations only if you
haven't already sent in an
RSVP coupon.



Howie Plunkett,
Annual Meeting Committee Head

BRING a NEW CREDIT UNION VISA® on YOUR VACATION this SUMMER

Pack a new, low-rate VISA® card with you wherever you travel. Enjoy its many advantages:

Rates As Low As:

4.9%
apr*

- No Annual Fee - it's free to carry!
- Pay the same low rate on balance transfers as new purchases.



- No cash advance fees or balance transfer fees.
- 25-day grace period on purchases.
- On-line account access.
- Secure on-line shopping with Verified by VISA.®

Existing Credit Union VISA® cardholders, just call 1-800-222-1329 to switch to the new Visa Card. Don't already have an Atlantic Federal VISA?® Apply for a new card on-line at www.atlfedcu.com or call 1-800-222-1329 for an application.

*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. Rate quoted is the lowest rate for qualified applicants. Other rates are available and may apply based on credit worthiness.

A SERIOUS TOP TEN LIST: Top 10 Reasons to Get Internet Account Access

Still haven't visited Atlantic Federal's totally revamped web site at www.atlfedcu.com? You're missing a lot of product and service information. Here's our Top 10 list:

- 1) Free online banking.
- 2) View up-to-the minute account information.
- 3) View account history.
- 4) Transfer funds between accounts.
- 5) Print laser images of cleared checks.
- 6) Pay bills on-line with optional Bill Payer service.*
- 7) Get instant online loan approval.
- 8) Get monthly and quarterly statements on-line.
- 9) Subscribe to our free electronic newsletter.
- 10) Access a network of financial information: get insurance quotes, buy mutual funds trade on-line & track investments at "My Financial Center" on Atlantic Federal's homepage.

*1st 3 months free. After 3 months, Premier members remain free. Enhanced members pay \$2.95 per month. Value members pay \$4.95 per month. Unlimited payments included.



ATLANTIC FEDERAL
CREDIT UNION

OPENING DOORS



the TEMPERATURE
is RISING & HOME
EQUITY LOAN
RATES are STILL
at RECORD LOWS

As Low As: **4%**
apr*



Borrow up to 100% of your equity for Home Improvements you'll want to make this summer while the weather is good. Borrow for SUVs, RVs & Boats, too, for summertime family fun!

Special Home Equity Checks make it easy to draw on your credit line. Also, you may get a tax break with a home equity deduction.** *Refinance loans from other lenders at Atlantic Federal. You could reduce your monthly payments.*

No Points or Application Fees

Call Atlantic Federal's Home Equity/2nd Mortgage specialists at: 1-800-222-1329, ext. 538 or 518.

*Annual percentage rate. Based on 80% loan to value. Other rates for higher loan values. Variable rate based on the prime rate plus or minus an index which is based on loan to value & adjusted semi-annually as the prime rate changes. Loans limited to NJ and PA owner-occupied 1-2 family dwellings. **Consult your tax advisor.

The Credit Union's 4% apr rate is in effect through October 2004 and applies to current, outstanding balances & new advances.

**Youth
make a difference**

Does your child have good money management skills? Youth today have more disposable income than ever...and they're spending their money at a rapid rate. Spending is easy; learning to save is crucial for your child's

success in later life. Here are some tips from Atlantic Federal Credit Union to help youth in your family develop good money management habits:

- Help your children set savings goals
- Choose realistic goals. These may include weekly or monthly deposits or saving to purchase a special item.
- Use Atlantic Federal's online calculators to show your children how money grows when it earns dividends. Visit our website and click on "Calculators."
- Open a Savings Account at Atlantic Federal for your child.
- Graduating high school seniors are invited to open a free checking and get a MasterMoney® Debit card.

Open an Atlantic Federal Account for Your Child or Teen Now & Get...

- Two Free Gifts:**
- 1) An Atlantic Federal Mouse Pad.
 - 2) 24-page, color *Guide to Money* for high school & college-age Members or an activity book for kids.



**YOUR GREENS FEES
HELP THESE.....**



Participate in a great day of golf, prizes, food & fun at the:

8th Annual Credit Union Scholarship Golf Outing

to raise funds for the Credit Union's annual college scholarship awards.

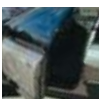
All Atlantic Federal Members and their guests are invited to play.

Gambler Ridge Golf Club, Cream Ridge, N.J. ext. 7A, NJ Turnpike

Thursday, August 12/Shotgun start at 1 pm

\$100 per golfer. Includes: 18 holes of golf, cart rental, prizes, lunch & buffet dinner.

To reserve your spot, call 1-800-222-1329, ext. 509. Any number of players may register.



ATLANTIC FEDERAL
CREDIT UNION

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



Escape with a Vacation Loan...

Need some extra funds to finance a summer getaway? Our Vacation Loans are the answer.

Rates as low as 9.65% apr*

*Annual percentage rate. Rate shown offered to Premier Members and includes a discount for automatic payment. Other rates and terms available.

Vacation Clubs Mature...

2004 Vacation Clubs will mature on June 11. All proceeds from your Club will be transferred to your Savings Account. Make withdrawals at an ATM, via QuickDraw, faxing us a withdrawal request or stopping in any of our branches. You will be automatically enrolled 10006960 for next year's Vacation Club unless you notify the Credit Union.

Save Now for Next Year's Vacation...

All accounts earn interest. Make withdrawals anytime.

Open a Vacation Club at Atlantic Federal and save for your next vacation or any other purpose. If you have payroll coming in to your account, we can transfer the weekly amount of your choosing right into the Vacation Club. Or you can mail in deposits at your convenience.

THANKS to the CREDIT UNION, MEMBER GETS \$5,000

Credit Union membership has many benefits and here's an example of how a Member recently got \$5,000 back from a dealer months after she purchased a vehicle and financed it elsewhere – all because a savvy loan department staff person got involved.

The story began when an Atlantic Federal Credit Union Member called the loan department to inquire about refinancing a car loan with us. The Credit Union's loan officer calculated the vehicle's payoff and current value...noticing that the payoff far exceed the vehicle's current value. After doing more research the loan officer determined that the Member had been overcharged \$5,000 at the time of purchase.

The Credit Union's loan officer provided the Member with the automobile's actual value compared to its purchase price. The Member then went to the

dealership armed with the information provided by the Credit Union and was given a check for \$5,000 on-the-spot!

The moral of this story is: your Credit Union is the lender you already know and trust. Atlantic Federal won't steer you wrong and will save you money wherever it can. The Credit Union is your not-for-profit, cooperative lender whose only interest is your best interest!

VISA WARNING

Never give any personal information including your address, VISA® account number or card expiration date over the phone to anyone who claims they are a VISA® security representative. VISA® would never call you for this information. If you get a suspicious call, please contact the Credit Union VISA® Department at 1-800-222-1329.

Going on vacation out of the country? Let the Credit Union's VISA® Department know in advance to prevent potential international card referrals.

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:

- Monday, May 31 for Memorial Day
- Monday, July 5 for Independence 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: 570 Broad St., Newark, NJ 07102
(Opening early summer 2004)

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 -
reneel@atlfedcu.com

Quick Draw - (908) 245-0404

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