

FALL 2022



## Holiday Closings

Columbus Day: October 10th

Veterans Day: November 11th

Thanksgiving: November 24th

Christmas: December 26th  
(observed)



## Digital Wallet Compatibility

### Our Debit & Credit Cards are compatible with Apple Pay, Google Pay and Samsung Pay

When you add your Atlantic Federal Credit Union card to your digital wallet, you will enjoy benefits including:

- Fast and secure in-app and mobile purchases
- Contactless payments at stores, vending machines and other kiosks
- Quick access to manage finances

Only compatible with select cards, carriers and devices. All product and company names are trademarks™ or registered® trademarks of their respective holders. Use of them does not imply any affiliation with or endorsement by them. Carrier data rates may apply during use of digital wallets.



## Need Extra Cash for the Holidays?

Free up cash this holiday season by skipping your November or December loan payment. Applications for the Skip Payment Program will be available starting October 17, 2022. Keep an eye on [web.atlfedcu.com/Skip-Payment](http://web.atlfedcu.com/Skip-Payment) for details.

By participating in the Skip Payment Program, eligible borrowers can elect to skip a designated month's payment and extend the repayment terms on the loan. Skip Payments can be elected up to two times per year in nonconsecutive months. A \$35 fee applies for each month skipped per loan. Other terms, conditions and eligibility requirements apply. Please visit [web.atlfedcu.com/Skip-Payment](http://web.atlfedcu.com/Skip-Payment) or call us at 908-245-1750 for full details.

## Cash In the Equity In Your Home

### Low HELOC Introductory Rate for First 6 Months<sup>2</sup>

- Introductory rate of 1.99% APR<sup>1</sup> for the first 6 months<sup>2</sup>
- Variable rate as low as 5.75% APR<sup>1</sup> after the introductory period

Learn more at [web.atlfedcu.com/HELOC-Intro](http://web.atlfedcu.com/HELOC-Intro)

1. APR=Annual Percentage Rate. 2. All loans are subject to credit review and approval. An immediate draw of \$25,000 is required to qualify for the introductory rate. Any existing Atlantic Federal Credit Union Home Equity Line of Credit (HELOC) that is being refinanced in order to receive the new introductory 6-month APR requires a \$50,000 increase in the credit line amount, subject to approval. 1.99% APR is an introductory fixed rate for the first 6 months for qualified HELOC borrowers. After the introductory period, the fully indexed rate will be a variable APR based on the Prime Rate as published in the Wall Street Journal (which as of 9/26/2022 is 6.25%) plus or minus a margin that ranges from -0.50% to 4.00% based upon individual credit and services with the Atlantic Federal Credit Union. The standard minimum APR (floor rate) is 2.99%, and the maximum APR (ceiling rate) is 15.00%. The introductory fixed rate is for a maximum combined loan-to-value (CLTV) ratio of 100%, with a maximum loan amount of \$250,000. The maximum term of a HELOC is 15 years, which consists of a 10-year draw period followed by a 5-year repayment period. If the Prime Rate increases or decreases after the introductory period, the variable APR and minimum required payment will change accordingly. The minimum monthly payment during the draw period is calculated monthly based upon the outstanding balance over the remaining term of the loan, but will not be less than \$50 or the full amount owed, whichever is lesser. Promotion offered for a limited time, may be discontinued at any time, and is not available on Interest-Only Home Equity Line of Credit. Offered rates are subject to change without notice. Additional terms and conditions may apply. \$109 tax service fee may apply. Optional remote or in-house closing fee of \$175 may apply.

INSPIRE Rewards Credit Card:



## 2% Unlimited Cash Back

With No Annual Fee & No Category Restrictions

The INSPIRE Rewards Credit Card from The Atlantic Federal Credit Union offers MORE rewards than many big bank cards like the Capital One Quicksilver card.<sup>1</sup>

Plus, for a limited time, enjoy no balance transfer fee and a 3.49% APR for 12 months on balances transferred to your INSPIRE credit card before December 31, 2022.<sup>2</sup>

Not yet a cardholder? Explore all card options and apply online at [AtlFedCU.com](http://AtlFedCU.com), by calling us at 908-245-1750 or at your local branch.

1. Qualification and reward conditions apply. See the Application & Solicitation Disclosure at [AtlFedCU.com](http://AtlFedCU.com) for full details. 2. APR = Annual Percentage Rate. Introductory APR for 12 months from date of first transfer for balance transfers completed between 10/1/2022 and 12/31/2022. 10.99% to 17.99% variable APR after 12 months based on creditworthiness and will vary with the market based on Prime Rate. Balance transfers are available to Members who are not currently delinquent on their credit card, do not have restrictions on their credit card, or have not had their credit limit restricted. Balance transfers may not be used to pay other Atlantic Federal Credit Union loans or credit cards. Other terms and conditions may apply.

### Locations & Hours

Phone: 908-245-1750  
Website: [AtlFedCU.com](http://AtlFedCU.com)  
Email: [info@atlfedcu.com](mailto:info@atlfedcu.com)

Union Branch  
Magie Hill Center  
1331 Magie Avenue  
Union, NJ 07083

Drive-Thru & Lobby:  
Mon. - Fri.: 9 A.M. - 5 P.M.  
Sat.: 9 A.M. - 12 P.M.

West Orange Branch  
Essex Green Center  
455 Prospect Avenue  
West Orange, NJ 07052

Drive-Thru & Lobby:  
Mon. - Fri.: 9 A.M. - 5 P.M.  
Sat.: 9 A.M. - 12 P.M.

### Account Activity Reminder

We care about your financial success and hope you are taking advantage of the services available to you as a Member of the Atlantic Federal Credit Union. Please be sure to complete at least one transaction per year to keep your accounts active and avoid a dormancy fee. If you have any questions, please do not hesitate to call us 908-245-1750 or stop by one of our branches.

## Caring for the Community

Volunteers from The Atlantic Federal Credit Union have been busy lending a helping hand in the community. We recently were able to help prepare and package food for three different organizations: The Community Food Bank of New Jersey in Hillside, St. Joseph Social Service Center in Elizabeth, and Mobile Meals of Westfield. All meals were distributed to community members in need.



Along with volunteering our time preparing food, we were honored to once again donate to The North Ward Center's annual Build a Backpack event. This event empowers Newark area students and provides them with the necessary tools to succeed in school.

