

Advance Notice

Autumn 2020

Mark Your Calendar

HOLIDAY CLOSINGS

Columbus Day	Oct. 12, 2020
Thanksgiving	Nov. 26, 2020
Day After	Nov. 27, 2020
Christmas Eve	Dec. 24, 2020
Christmas Day	Dec. 25, 2020
New Year's Eve (Close at noon)	Dec. 31, 2020
New Year's Day	Jan. 1, 2021

Dividends Paid	APY%
Checking	
Better Than Free Checking	
\$0.00 - \$499.99	0.02
\$500.00 - \$4,999.99	0.03
\$5,000.00 - \$19,999.99	0.04
\$20,000 +	0.05
Advantage Plus Checking	0.07

Money Market Savings	APY%
\$500.00 - \$1,999.99	0.04
\$2,000.00 - \$19,999.99	0.05
\$20,000.00 - \$74,999.99	0.07
\$75,000.00 - \$149,999.99	0.12
\$150,000.00 +	0.20

Regular/IRA Certificates	APY%
3 Month	0.05
6 Month	0.10
12 Month	0.30
18 Month	0.35
24 Month	0.40
30 Month	0.45
36 Month	0.50
48 Month	0.60
60 Month	0.75

Loan Rates	APR%
First Mortgages	
10 yrs	3.32
15 yrs	3.35
20 yrs	3.55
25 yrs	3.52
30 yrs	3.50
5/1 ARM	2.61
7/1 ARM	2.74

Vehicle Loans	
As low as	2.50

Rates may vary according to credit worthiness and can change at any time without notice.

Lisa L. D.
Member
since 2015



**An extra \$250
can make
the holidays
a thing
of beauty.**

Lisa E. D.
Member
since 2004

Celebrate the season with our Holiday Cash Package.

Visit advancefcu.org for details

Member Appreciation AUTUMN SHRED-IT DAY

For the safety of our members, staff and community, we will not be holding our annual Autumn Shred-It event this year. We thank you for your patience and understanding during these uncertain times. If you have any questions, please feel free to contact Christina Lozano, Marketing Director, at 219.392.3946.



Help Support AFFCU's ANNUAL FOOD DRIVE

It is the season for giving to those in need! This year, food drives are especially important to those families financially impacted by COVID-19. Help give back with Advance Financial's Annual Food Drive from October

1 to November 20, 2020. Monetary and non-perishable food items can be donated at both offices. All donations will go to the Food Bank of Northwest Indiana. To learn more about The Food Bank of NWI, visit foodbanknwi.org.



Office Locations

Main Office/EC Office

4035 Alder Street
East Chicago, IN 46312
219.392.3900 or 800.888.0959

Schererville Office

31 West US Highway 30
Schererville, IN 46375
219.392.3900



Access your Advance Financial accounts at 33 credit union center shared branches in Lake and Porter Counties and over 5,600 locations nationwide. Visit allco-op.org to find the location nearest you.

Office Hours

Lobby

Mon, Tues, Thurs 9am-5pm
Wed 9am-1pm
Fri 9am-5:30pm
Sat 9am-12pm

Drive-Up

Mon-Fri 8:30am-6pm
Sat 8:30am-1:30pm

Website

www.advancefcu.org

Touch Tone Teller

219.322.0600 or 800.888.0959



Annual Angel Tree Program SOARING SOON

Help brighten the life of a child in need this holiday season by participating in our Annual Angel Tree Program, sponsored by The Salvation Army.



How the Angel Tree Program Works

- Select a card from the tree after November 13. It identifies the child's age, gender and wish list and is labeled with an angel number.
- Purchase a gift that you deem suitable or according to the angel's wish list.
- Drop off the gift (unwrapped) along with the angel number to us by Thursday, December 10.

2020 Annual Meeting AND ELECTION NOTICE

Please be sure to review the enclosed insert regarding our 2020 Annual Meeting and election. If you did not receive the insert, please contact the credit union immediately.

- Annual election applications and signature petitions available November 16, 2020 through November 20, 2020
- Completed applications and signature petitions must be received by 5:00 pm, December 21, 2020
- Annual Meeting is May 5, 2021



enterprise car sales

AN ENTERPRISING IDEA FOR ADVANCE MEMBERS ONLY.

Visit advancefcu.org for details.

Debit/ATM Card Notice INTERNATIONAL TRAVEL

With the holidays right around the corner, you may have some travel plans on your wish list. If you are going to travel outside of the country or make international purchases, please be sure to contact our Electronic Services department to have your debit/ATM card unblocked for international use. All debit/ATM cards must be unblocked before they can be used outside of the U.S. You can contact Electronic Services at 219-392-3900, option 4.



October 15 is International Credit Union Day! This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during the time of economic uncertainty. Hope is a global resource that we all have a right to feel and experience. This year's ICU Day theme reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.



Switch to eStatements and Get \$10 Cash! *

Visit advancefcu.org for details

*Terms and conditions apply.