

# ADVANCE notice

Summer 2024

## Mark Your Calendar HOLIDAY CLOSINGS

Labor Day ... September 2, 2024

## HOT DOG DAY

Friday, August 2 from 11am to 2pm  
at both offices

## Fraud Alert SOCIAL MEDIA SCAMS

Seeing ads for unusually low prices for brand name products or websites? That's a sign of a scam.

- **Research the seller.** On a search engine site, not the social media page, search the name of the seller plus "scam", "complaint" or "review".
- **Check the web address.** These ads are mostly likely scams, but if you're still interested, make sure you look at the address of the website you're taken to. It's usually not the official website for the products or retailer you're purchasing from.
- **Compare prices.** What does the product sell for on other sites? Is anyone else offering it for that low? If not, what are the chances this is a real deal? Slim to none.

For more information on this and other scams, please visit [ftc.gov/consumer-alerts](https://ftc.gov/consumer-alerts).

## HOME EQUITY LINE OF CREDIT

Introductory Rate for 6 Months

**1.99%** APR\*

Variable Rate Thereafter as low as

**8.25%** APR\*

\*1.99% introductory Annual Percentage Rate (APR) is available on Home Equity Lines of Credit (HELOC) with an 80% loan-to-value (LTV) or less. The APR is based on the person's credit worthiness. Offer is available for new applications submitted and is for a limited time only. A minimum of one qualifying transaction must be made within 90 days of the HELOC open date for the introductory APR to apply. The introductory APR will remain fixed for the first 6 months and will begin on the date the HELOC is opened. After the introductory period, the APR becomes variable and adjusts based on the Prime Rate (the index) as published in the Wall Street Journal. As of July 27, 2023 the prime rate was 8.50%. The variable rate is as low as 8.25%. Variable interest rates may vary according to credit worthiness. Lifetime APR will not exceed 18% and will not go below 3%. Loans are subject to approval and program guidelines. Interest rates and program terms are subject to change without notice. Property insurance is required. Customer pays no closing costs or appraisal fee. Consult a tax advisor regarding the deductibility of interest.



## Scholarship Winner Congratulations!

Janice A. Vamos, Board Chairperson, Alice Lasenby, Board Secretary, and Jerry Gomez, President/CEO of Advance Financial, present Madison Paige Paulauski with the \$2,000 College Scholarship award. Madison was recently recognized at AFFCU's 86th Annual Meeting. "We are thrilled to support Madison's educational journey," commented Vamos, "Her dedication to her craft and her entrepreneurial spirit are truly inspiring. This scholarship program reflects AFFCU's commitment to investing in the bright futures of our community's young leaders."



## Best Credit Union THANK YOU!

Thank you to our amazing members for voting Advance Financial one of the best credit unions in the region! We're honored by your recognition and continued support.



Serving East Chicago, Schererville and its surrounding communities for over 85 years, Advance Financial knows your neighborhood and is involved. We're dedicated to providing exceptional financial services and resources to empower our members and fuel the success of our communities.



## 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  
219.392.3940



Access your Advance Financial accounts at 33 credit union shared branches in Lake and Porter Counties and over 5,600 nationwide. Visit [allco-op.org](http://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](http://www.advancefcu.org)

### Touch Tone Teller

219.322.0600 or 800.888.0959

THE TIMES  
best of the  
region 24



Let the good times roll.

## VEHICLE LOAN RATES AS LOW AS

# 4.49% APR\*

\*APR= Annual Percentage Rate. Interest rates on new and used vehicles (2020 or newer) as low as 4.49% APR for up to 36 months, 6.00% APR for 37 - 60 months, 6.25% APR for 61 - 72 months and 6.75% APR for 73 - 84 months. Rates may vary according to credit worthiness and are subject to change at any time without notice. Indirect dealer loans and refinancing of existing Advance Financial Federal Credit Union vehicle loans do not qualify. This is a limited time offer.

## Special Thank You to OUR BUSINESS PARTNERS

We would like to recognize and thank the loyal business partners who donated to our 86th Annual Meeting: Alloya, AZ Plastics, Brick & Associates, Dimand Walinski Law Offices, Enterprise Network Group, Fiserv, Greater Mishawaka Auto Auction, Indiana Credit Union League, KIG Recovery Service, Member First Mortgage, Performance Plus, ServiceCorp, The Barbauld Agency, Vandaco Signs and Whosur & Associates.

## Changing Footprints Shoe Drive

'Shoe' some  
love this

September by donating your old or new shoes. All shoes collected will go to Changing Footprints, a nonprofit organization that collects new and previously worn shoes and distributes them anywhere there is a need locally, nationally, or overseas. Collection bins will be in both offices from Tuesday, September 3 until Monday, September 30.



## BETTER THAN 50 CLUB TRIP!

**When:** Wednesday, August 28, 2024  
**Departure:** 9:00am (St. Michael's church)  
**Return:** 5:15pm (St. Michael's church)  
**BT50 Club Members:** \$65  
**Adult Family/Friends\*:** \$65

Calling all BT50 Club members! Join us on a trip to the largest outdoor flea market in the Midwest, the Shipshewana Trading Place Auction & Flea Market! You've never seen shopping like this. With almost 700 vendors and the size of 30 football fields, you'll get to experience crazy auctions, delicious food and bargains on everything imaginable.

Your trip will include a luxury charter bus and fun games and prizes. Lunch is not included. Contact Christina Lozano, Marketing Director, at 219.392.3946 to RSVP. Payments can be made in person or by mail to 31 W US Highway 30, Schererville, IN 46375; ATTN: Marketing. Final payment is due by August 14, 2024 along with the payment slip below. Sorry, refunds are not available.

### SHIPSHEWANA: Trading Place Auction & Flea Market

BT50 Club Member Name:

Guest\* Name:

Member Account #:

Phone Number:

Your Cost: \$65 + No. of Guests

x \$65 = Cost:

\*Guests must be age 50 or better to attend. Trip does not include lunch. All payments final.