

ADVANCE *notice*

Winter 2026

Mark Your Calendar HOLIDAY CLOSINGS

Martin Luther King Day Jan. 19, 2026
Presidents' Day Feb. 16, 2026
Good Friday Apr. 3, 2026

Fraud Alert BEWARE OF ARTIFICIAL INTELLIGENCE (AI) SCAMS

Scammers are increasingly using artificial intelligence to trick people. From AI-generated voice calls impersonating a credit union or bank representative to deepfake emails that look convincingly real, these scams are designed to steal your money or personal information.

- » Verify any unexpected messages or calls directly with the company. Find the company's information from their official website.
- » Avoid clicking links or downloading attachments from unknown sources.
- » Be skeptical of any overly urgent requests for money or sensitive data.
- » Keep your devices and security software up to date.

Remember: AI can make scams look more real than ever—stay alert and trust your instincts.

New Hours. *Same Great Service.*

Effective **February 1, 2026**, our branch hours will be updated.

LOBBY HOURS

Monday 9:00am - 5:00pm
Tuesday 9:00am - 5:00pm
Wednesday 9:00am - 1:00pm
Thursday 9:00am - 5:00pm
Friday 9:00am - 5:00pm
Saturday 9:00am - 12:00pm

DRIVE-UP HOURS

Monday 8:30am - 5:30pm
Tuesday 8:30am - 5:30pm
Wednesday 8:30am - 5:30pm
Thursday 8:30am - 5:30pm
Friday 8:30am - 5:30pm
Saturday 8:30am - 12:30pm

Help Support DAMAR SERVICES



Our credit union is thrilled to announce our annual community fundraiser supporting Damar Services (formerly Carmelite Home), a local organization in East Chicago, dedicated to empowering children and adults with developmental and behavioral disabilities.

Purchase a stuffed Moe Monkey for \$10 or make any monetary donation from March 1 to April 30. 100% of all proceeds will go to Damar Services.

2026 Chicago Auto Show DISCOUNT TICKETS

CHICAGO**** AUTO SHOW

We're excited to thank our loyal members by offering a discount coupon for an adult weekday ticket to the 2026 Chicago Auto Show!

The discount coupon is enclosed with your December 2025 statement. Members with eStatements are welcome to pick up their coupon at any of our office locations starting January 27. For details, please reach out to Christina Lozano, Marketing Director, at 219.392.3946.

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 shared branches in Lake and Porter Counties and over 5,600 nationwide. Visit allco-op.org to find the location nearest you.

OFFICE HOURS EFFECTIVE 2/1/2026

Lobby

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

Drive-Up

Mon-Fri.....8:30am-5:30pm
Sat.....8:30am-12:30pm

Website

www.advancefcu.org

Touch Tone Teller

219.392.3900 or 800.888.0959



Change in Fees Effective February 15, 2026

Savings/Checking/Loans	
Excessive Withdrawals Savings (4 free per month)	\$5.00
Inactivity Fee- Minor Accounts (after 15 months for balances <\$500)	\$5.00
Subordination of Lien	\$150.00
Shared Branching	
Shared Branch Fee (Members living within a 10-mile radius of AFFCU)	\$4.00

Service Fees	
Duplicate Copies of Loan Documents (per page)	\$1.00
Duplicate Lien Release Letter	\$10.00
Duplicate Statement/Printout History	\$5.00
Research Fee (1 hour minimum)	\$40.00
Notary Fee	\$5.00

Advance Your FINANCIAL JOURNEY



Our credit union is thrilled to announce our new partnership with Greenpath Financial Wellness! Members now have access to free financial counseling and resources to help reduce debt, save, build credit and plan for a stronger financial future. Greenpath.com/advancefcu

Enter to Win a \$3,000 COLLEGE SCHOLARSHIP



We are awarding a \$3,000 Scholarship to a college-bound graduating high school Senior this April. Applications are available at each office. Terms and conditions apply. Deadline to apply is March 31, 2026. *For full details, please visit www.advancefcu.org/scholarship.

Are you looking for your FIRST HOME?

Join us for a free homebuyer seminar on Wednesday, February 11, 2026! We'll have experts from our mortgage partner, Member First Mortgage, LLC, to answer all of your home financing questions. There will be opportunities for Q&A, informational materials, and giveaways available. **Registration is required to attend. Limited seats available.** Visit www.advancefcu.org/register to save your seat today!



Date: February, 11, 2026
Time: 5:00pm - 6:30pm
Location: Schererville Office
RSVP: Registration is required to attend. Limited seats available. Scan the QR Code to register or visit us online:
www.advancefcu.org/register

Questions? Please call Christina Lozano at 219.392.3946.



*This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC is a partner of Advance Financial Federal Credit Union. Marta Dulaney, NMLS #746406, acts as agent of Advance Financial Federal Credit Union (31 W. Lincoln Highway, Schererville, IN 46375 | (219) 392-3940 | NMLS ID: 641343) and is authorized to represent Member First Mortgage, LLC, a licensed Mortgage Lender/Servicer (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (616) 538.1818 | NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org Equal Housing Opportunity.

