



ADVANCE *notice*

Fall 2025

Mark Your Calendar HOLIDAY CLOSINGS

Columbus Day October 13, 2025
Thanksgiving November 27, 2025
Day After November 28, 2025
Christmas Eve December 24, 2025
Christmas Day December 25, 2025
New Year's Eve
(Closing at 12pm) December 31, 2025

Fraud Alert- Beware of SMISHING SCAMS

Scammers are sending fraudulent text messages, or "smishing," pretending to be banks, delivery services, or government agencies.

These messages try to trick you into clicking links or sharing personal information. The FBI has reported a surge in these attacks targeting both iPhone and Android users.

- **Do not click links.** Avoid clicking links in unsolicited messages.
- **Verify the source.** Contact the organization directly using official contact information.
- **Report it.** Forward texts to 7726 (SPAM) and report to the FTC at www.ftc.gov/complaint

Stay informed and stay safe.
Visit www.ftc.gov for more information about this and other scams.

PLAY A ROLE IN YOUR CREDIT UNION'S FUTURE

JOIN OUR BOARD OF DIRECTORS

We are looking for board candidates who would like to assist AFFCU in continuing to shape our current and future success.

If you or a family member are interested in learning about the responsibilities of a volunteer board member and the benefits of attending educational conferences around the country, please contact Lisa Garcia by October 31.

Interested? Call or email Lisa Garcia:
219.392.3951
lgarcia@advancefcu.org



Grow Your Financial Options MAKE THE MOST OF YOUR AFFCU MEMBERSHIP



If you currently have a savings account, consider adding a checking account, credit card, or loan to simplify your banking and enjoy added benefits. Each account you open gives you more ways to save, spend, and manage your money, making your financial goals easier to reach. Start today and see how easy it is to take full advantage of your membership! Explore our products and discover the benefits waiting for you.

Member Appreciation AUTUMN SHRED-IT DAY



Member Shred-It Day is Saturday, October 11, 2025 from 10am to 12pm. Please note: this year's event will be held at our **East Chicago office only**. You are welcome to bring any paper items such as old bills, file folders, receipts, checks (removed from the checkbooks), etc. Please do not bring any books, magazines, binder clips, CDs, DVDs, plastic or trash. Any items not suitable for the Shred truck will kindly be returned to you. For more information, call us 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
219.392.3940



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 to find the location nearest you.

OFFICE HOURS

Lobby

Mon, Tues, Thurs.....9am-5pm
Wed9am-1pm
Fri9am-5:30pm
Sat9am-12pm

Drive-Up

Mon-Fri8:30am-6pm
Sat8:30am-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 10.
- Purchase a gift that you deem suitable or according to the angel's wish list.
- Return the gift unwrapped with the angel number by December 5.

88th Annual Meeting &
2026 ELECTION NOTICE

Please be sure to review the Election insert regarding our 88th Annual Meeting and 2026 election. If you did not receive the insert, please contact the credit union immediately.

- Annual election applications and signature petitions available November 10, 2025 through November 14, 2025.
- Completed applications and signature petitions must be received by 5:00pm, December 15, 2025.
- Annual Meeting is May 6, 2026.

WIN A
\$3,000
COLLEGE SCHOLARSHIP FROM
ADVANCE FINANCIAL*

*Visit www.advancefcu.org/scholarship for more information.



Debit/ATM Card Notice
INTERNATIONAL TRAVEL



If you are going to travel outside of the country or make international purchases, please contact our Electronic Services department to have your debit/ATM cards unblocked for international use. All debit/ATM cards must be unblocked before they can be used outside of the U.S. To unblock your card, contact Electronic Services at 219.392.3900, option 4.

Thursday, October 16 is
INTERNATIONAL CU DAY!



**COOPERATION
FOR A PROSPEROUS
WORLD**

This year, ICU Day celebrates the theme 'Cooperation for a Prosperous World.' It highlights how credit unions and cooperatives work together to create financial stability, foster community growth, and improve lives globally. Through cooperation, we can help build a stronger, more prosperous world for everyone.

Stop by either office for free cookies, coffee and financial literacy resources.

**DRIVE INTO FALL
WITH EXTRA CASH!**

Get low rates and **\$100**
back on every auto loan*

*Terms and conditions apply. Scan for details.

