

# Advance Notice

Summer 2022

## Mark Your Calendar

### HOLIDAY CLOSINGS

Labor Day ..... September 5, 2022

### HOT DOG DAY

Friday, September 2 from  
11am to 2pm at both office  
locations

#### Dividends Paid APY%

##### Checking

Better Than Free Checking

\$0.00 - \$499.99	0.01
\$500.00 - \$4,999.99	0.02
\$5,000.00 - \$19,999.99	0.03
\$20,000 +	0.04
Advantage Plus Checking	0.03

##### Money Market Savings

\$500.00 - \$1,999.99	0.03
\$2,000.00 - \$19,999.99	0.04
\$20,000.00 - \$74,999.99	0.05
\$75,000.00 - \$149,999.99	0.10
\$150,000.00 +	0.15

##### Regular/IRA Share Certificates

3 Month	0.05
6 Month	0.10
12 Month	0.21
18 Month	0.26
24 Month	0.31
30 Month	0.31
36 Month	0.42
48 Month	0.50
60 Month	0.60

#### Loan Rates APR%

##### First Mortgages

10 yrs	4.52
15 yrs	4.56
20 yrs	4.90
25 yrs	5.39
30 yrs	5.37
5/1 ARM	4.74
7/1 ARM	4.86

##### Vehicle Loans

As low as	2.50
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Rates may vary according to credit worthiness  
and can change at any time without notice.

*"There's ONE thing we all agree on.  
Nothing is better than free."*



Sara G.  
Member  
since 2018



Molly G. M.  
Member  
since 2010



Patrice B.  
Member  
since 2020



Elliana B.  
Member  
since 2017



**Make the change to Better Than Free Checking.**

Visit [advancefcu.org](http://advancefcu.org) for details

## Scholarship Winner

Janice A. Vamos, Board Chairperson and Jerry Gomez, President/CEO of Advance Financial, present Nicholas Anthony Kolanowski with the College Scholarship Award. Nicholas was recently recognized at AFFCU's 84th Annual Meeting. "Nicholas is a well-rounded student and an individual who we believe will make an impact on our world. We are pleased to give him financial assistance to help him on his journey," commented Vamos. Nicholas is pursuing an Electrical Engineering degree at Trine University in Angola, IN.



## Best Credit Union

**THREE YEARS IN A ROW!**

Thank you for voting us best credit union in the region for the third year in a row! You can't be the best credit union without having the best members. "Our membership base is very diversified and covers many generations, supporting Advance Financial's philosophy of 'once a member...always a member'. While virtually all financial institutions have similar products, what it really comes down to is the level of service that we provide. We give our members the power to succeed." - Jerry Gomez, President/CEO



## 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 center 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



**"With these low rates, I'll keep more money in my pocket."**



Molly G. D.  
Member since 2010

**New or used  
vehicle loans  
as low as 2.5%<sup>APR\*</sup>.**

**Visit [advancefcu.org](http://advancefcu.org)  
for details**

\*APR=Annual Percentage Rate



## Member Appreciation HOT DOG DAY IS SEPT. 2!

Allow us to say thank you for your valued membership and support at our Member Appreciation Day on Friday, September 2, 2022. Stop by our Schererville or East Chicago office from 11am to 2pm and enjoy a hot dog lunch on us. Lunch includes a free hot dog, chips and pop. Thank you for being a part of the AFFCU family. We hope to see you there!



## Get to Know Your Board



Jan Vamos  
Chairperson

### **Favorite Dessert:**

My favorite dessert is a double fudge chocolate cake.

### **Favorite Vacation Spot:**

I don't have a favorite vacation spot. I think my husband and I try different destinations meeting different people from different places. We do like to go on cruises.

### **Fun Fact about You:**

There's probably a lot of things people don't know about me. I enjoy going on road trips and do the driving. I enjoy reading, crossword and sewing. I also have a "black thumb" as opposed to most of the world's green thumb as I cannot grow a thing.

### **What you like most about being on the Board:**

I enjoy serving on the board and am pleased to see how far we've come. The modernization taking place to serve our family of members is very satisfying and exciting.



**WHEN:** Wednesday, September 14, 2022

**WHERE:** Drury Lane Theatre, Oakbrook Terrace, IL

**DEPARTURE:** 10:00 am, Schererville Office

**RETURN:** 5:15 pm, Schererville Office

**BT50 CLUB MEMBERS/FRIENDS:** \$110/person

Just after midnight, a snowdrift stops the Orient Express in its tracks. The next morning, an American tycoon lies dead in his compartment, stabbed, his door locked from the inside. Isolated and with a killer in their midst, the passengers rely on famed detective Hercule Poirot to identify the murderer before they strike again. Will Poirot be able to solve the case? The play adaptation of Agatha Christie's famous novel will have you guessing to the very end.

Your trip will include a charter bus, show admission, lunch at the Theatre and fun games and prizes. Hurry and reserve your seats today! Feel free to invite your adult family and friends\* too.

Contact Christina Lozano at 219.392.3946 to RSVP and mail the reservation form below with your check payment to: Advance Financial FCU, Attn: Marketing Director, 31 W. US Highway 30, Schererville, IN 46375. Payments must be received by August 22. Sorry, refunds are not available. \*Guests must be age 50 or better.

## MURDER ON THE ORIENT EXPRESS

BT50 Club Member Name:

DOB:  Phone:  Email:

Your Cost: \$110 + No. of Guests\*:  x \$110 = Total Cost:

Lunch Selection: (Please circle one. All meals include salad, dessert and unlimited coffee, hot and iced tea.)

**Grilled Chicken Kabob with Rice Pilaf** or **Grilled Vegetable Cavatappi with Pesto**

(Please include the name, date of birth, phone number and lunch selection for your guests on a separate sheet of paper.)