

# Advance Notice

Winter 2023

## Mark Your Calendar HOLIDAY CLOSINGS

Martin Luther King Day ..... Jan. 16, 2023  
President's Day ..... Feb. 20, 2023  
Good Friday ..... Apr. 7, 2023

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	APY%
\$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	APY%
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	5.92
15 yrs	5.96
20 yrs	6.05
25 yrs	6.66
30 yrs	6.64
5/1 ARM	5.37
7/1 ARM	5.62

Vehicle Loans  
As low as 2.99

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



**“Advance Financial makes a strong case for Better Than Free checking.”**

Pedro T.  
Member since 2008



**Not a member yet? Make the smart change to Advance Financial.**

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



AFCCU is helping raise funds for the Riley Children's Foundation. Riley's is one of the Best Children's Hospitals in the country. Your support will make it possible for Riley's to continue their life-saving research and treatment of over 300,00 children a year. To help support Riley's, purchase a stuffed Moe Monkey for \$10, cutout for \$1 or make any monetary donation at either of our offices from March 1 to April 30. For more information about Riley Kids please visit: [www.rileykids.org](http://www.rileykids.org).

**2023 Chicago Auto Show  
Auto Show  
DISCOUNT  
COUPON**



We are happy to once again thank you for your continued loyalty with the enclosed discount coupon for an adult weekday ticket to the Chicago Auto Show. eStatement members can pick up a coupon at one of our office locations after January 24. For more information, please contact 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  
 219.392.3940



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



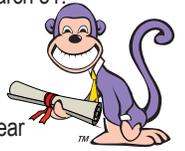
# Win a \$2,000 College Scholarship!

"Thanks to Advance, I'm \$2,000 ahead in my college tuition!"



We're awarding a \$2,000 scholarship in April to a college-bound graduating senior.

- Applications available January 1- deadline to apply is March 31.
- Must be a member of AFFCU or immediate family of an AFFCU member as of June 30, 2022.
- Applicant must be a Lake or Porter County high school graduating senior planning to attain a two-year or four-year degree from an accredited university or college.



[advancefcu.org](http://advancefcu.org)



Ask for details today.

## Get to Know Your Board



**Mike Coduti**  
 Secretary

### Favorite Dessert:

Fruit pies, but if I had to pick one it would be peach pie made with fresh peaches.

### Favorite Vacation Spot:

My parent's small home town in the Tuscan Region of Italy. It's a beautiful, charming, and picturesque mountain village which holds a very special place in my heart.

### Fun Fact About You:

I write poetry. Classical poetry has been a constant inspiration and writing has been a passion of mine for most of my life.

### What You Like Most About Being on the Board:

Getting to know our staff and the great job they do with our membership. It's truly rewarding to see the progress we make as we develop and implement programs that benefit our members. I am extremely proud that we've been voted #1 in the region for 3 years. This wouldn't be possible without our loyal members and talented staff.

## Changes in Fees EFFECTIVE: FEBRUARY 15, 2023

To our Valued Members, there will be a minimal Shared Branch Transaction fee increase in 2023 due to the price increases from the Shared Branch network. If you have any questions, please see a Branch Manager.

Other Services	
Shared Branch Transaction	\$3.50



## CASINO RESORT NEW BUFFALO

**WHEN:** Wednesday, March 29  
**DEPARTURE:** 10:00 am, Schererville Office  
**RETURN:** 5:00 pm, Schererville Office  
**BT50 CLUB MEMBERS & GUESTS (age 50+):** \$40/person

Join Advance Financial on a trip to Four Winds Casino in New Buffalo, MI. Enjoy 3,000 of the most sought-after slots and eat a wonderful meal at the ever popular lunch buffet.

Your trip will include a luxury charter bus, \$15 in Instant Slot credit, \$10 food voucher, fun games and prizes. Feel free to invite your adult family members 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 March 7. Sorry, refunds are not available.

## FOUR WINDS CASINO

BT50 Club Member Name:

DOB:  Phone:

W-Card # (if already a Four Winds member) :

Your Cost: \$40 + No. of Guests:  x \$40 = \$

Please include the name, DOB and phone number for any additional guests on a separate sheet of paper.