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How LOW Can We Go?

Check Out Our Incredible Car Loans!

Atlantic Federal Credit Union offers low car loan rates on new and used vehicles. But that's not all! If you already have an auto loan elsewhere, we'll finance it at these same great rates. Our vehicle loans come with up to 125% financing including tax, title and extended warranty and terms up to 7 years.

**Rates as
low as
1.99%
APR***

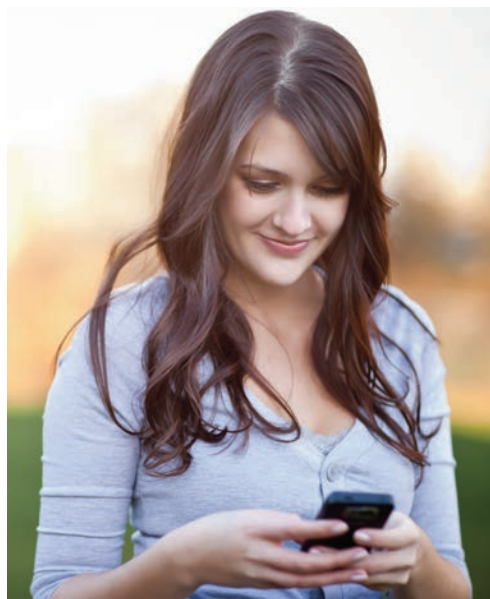
*APR = Annual Percentage Rate. Rates and percentage financing shown offered to Premier Members meeting selected credit criteria for up to a 3-year term on new vehicles. Other rates and terms available based on Member Merits status and credit worthiness criteria. Rates in effect as of October 1, 2014 and are subject to change without notice.

We also offer optional GAP and Mechanical Repair coverage, as well as our new Payment Protection Plan, a voluntary loan payment protection product. If a protected life event happens to you or your co-borrower, loan payments will be cancelled or waived up to the contract maximums.

Call us before you take dealer financing or go online and get a 60-day loan pre-approval from us at www.atlfedcu.com.



Get it To Go with Convenient Mobile Banking



Whether you're in the office, enjoying a day at the park or out running errands, our mobile banking puts 24-hour access to your account at your fingertips. With cool features like Remote Deposit, you can conveniently deposit checks straight from your device—no need to go to a branch!

You can track your debit card purchase rewards, review transactions, pay bills, view account balances and transfer funds—all while on the go.

Atlantic Federal also offers Popmoney—a neat and easy way to Pay Other People via e-mail or cell phone. Great for paying friends back, splitting a restaurant bill or sending last-minute gifts!

Access Popmoney within our online banking site. Go to the "Services" tab at www.atlfedcu.com to learn more.

Kenilworth ATM Takes Deposits



Make cash or check deposits using our new Kenilworth ATM—even when the Credit Union is closed. Your receipt prints out a copy of each check. If you deposit cash, you'll get a receipt showing the denominations and deposit total.

Mobile Banking users with Apple and Android smartphones can also use our remote deposit service to deposit checks from their device no matter where they are. Visit your mobile app store and search **Atlantic Federal** to download the free app.



\$1,000 Donated to Children's Miracle Network

Atlantic Federal held several employee "Miracle Jeans Days" over the summer, raising more than \$1,000 for Children's Specialized Hospital in Mountainside, NJ, the local Children's Miracle Network hospital.

Human Resources Manager Janet Maghan (front left) presented the donation to Nicole Filmino (center) of Children's Specialized Hospital.

Get rates as low as 0.99% APR!¹

And, we'll give you Kelley Blue Book®

Trade-In Value for your vehicle.²

Upon used vehicle purchase from Enterprise Car Sales.

October 1 - 31, 2014

Call 1-800-222-1329 to get pre-approved by your credit union today!

Call 866-227-7253 for the nearest Enterprise Car Sales location

or preview our great selection of quality used vehicles at enterprisecarsales.com/cuautorates



Consumer disclosures: **1:** APR=Annual Percentage Rate. Rates as low as 0.99% APR for 60 months. This is a buy down rate in combination with Member Merits Premier level benefits. The amount of the buy down will not affect the price of the vehicle. 125% Financing available including Tax, Title and License. Financing for qualified Atlantic Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness and age of vehicle (2012, 2013 or 2014). Applicants who are not approved at these rates or terms may be offered credit at a higher rate and/or different terms. Offer valid 10/1/14 - 10/31/14. **2:** Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer.

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The Road to Financial Awesome-ness



Moving out on your own is one thing. Figuring out how to afford it is another. On Saturday, October 25th, from 10 am to 11:30 am, we're having a free workshop at our Kenilworth branch geared towards young adults (and those who love them) to explain the key steps to becoming financially independent.

Our speaker from GreenPath Debt Solutions will discuss strategies for paying off student loans, finding a job, renting an apartment, establishing credit, buying a home, saving for the future, understanding taxes and buying a car.

Light refreshments will be served. Call us at 908-245-1750, ext. 7512 or e-mail cgarrett@atlfedcu.com to reserve a seat.

GreenPath is one of the largest and most trusted non-profit credit counseling agencies in the U.S. As an Atlantic Federal member, you have full access to their services. Learn more at www.atlfedcu.com within the Financial Education section under the "Services" tab.



Join Us at the Kenilworth Street Fair



Atlantic Federal will have a table at the fun-filled and family-friendly Kenilworth Street Fair on Sunday, October 26th from 10 am to 4 pm. Everyone goes home a winner with our prize wheel!

Shop With Our Visa Card



For all of your shopping needs, our Visa is the card to use:

- Low rates
- No balance transfer, cash advance or annual fees
- Complimentary Rewards Program for Platinum and Gold Rewards cards
- 25-day grace period on purchases
- Zero fraud liability

Open your card today at www.atlfedcu.com or call the Credit Union.

Holiday Loans

Rates as low as 9.65% APR*

Need extra cash for the holidays? Borrow up to \$2,000 with a Credit Union Holiday Loan. Your first payment isn't due until February 2015. Take up to one year to repay.

Apply November 1st through December 31st at our website or by phone.

*Rates & percentage financing shown are for Premier Members meeting selected credit criteria. Other rates and terms available based on Member Merits status and credit worthiness criteria.



Holiday Clubs Mature

2014 Holiday Clubs will mature on October 9th. Proceeds with interest will be transferred to your Savings Account for withdrawal via ATM, @nytime Teller or by faxing a request to the Credit Union.

Holiday Closings

October 13	– Columbus Day
November 11	– Veteran's Day
November 27	– Thanksgiving
December 24	– 12:30 pm closing
December 25	– Christmas Day
January 1	– New Year's Day



Open a 2015 Holiday Club

Do you come up short on holiday cash year after year? Why not open a Holiday Club? You can save a little bit each payday towards your holiday expenses, and there's no minimum! Go to our website: www.atlfedcu.com or give us a call at 1-800-222-1329.

If you have a Club maturing this October, you will automatically be enrolled for next year's Holiday Club.



Toy & Coat Drive

Join us in helping the less fortunate in our area this season by donating to our Holiday Toy and Coat Drive. Drop off your gently worn coats, hats, gloves, scarves and/or unwrapped gifts at any Atlantic Federal branch.



Phone: (908) 245-1750

Toll Free: 1-800-222-1329

Fax: (908) 245-0680

Kenilworth: 37 Market Street
Kenilworth, NJ 07033

*Hours: M-F 8 am till 5 pm / Thurs. till 6:30 pm
Sat. 9 am till Noon*

Newark: 550 Broad St., Newark, NJ 07102

Hours: M-W 8:30 am till 4:30 pm / Thurs. & Fri. till 5 pm

Elizabeth: Trinitas Hospital -
210 Williamson St. Elizabeth, NJ 07201

Hours: M-F 9 am till 4 pm

▪ **Website -** www.atlfedcu.com

▪ **E-mail -** info@atlfedcu.com

▪ **@nytime Teller -** (908) 245-0404

Or press 1 after calling the C.U.'s main number.



Atlantic Federal supplements the federal NCUA insurance with an additional \$250,000 coverage from ESI, the nation's leading private insurer.

