

# THE CU'S NEWS

Read All About It:  
■ Home Equities  
As Low As **4%**  
apr\*  
■ Annual Meeting,  
May 2nd. R.S.V.P.  
Coupon on Page 3

The Quarterly Newsletter for Members of the Atlantic Federal Credit Union

Winter 2004

## 2004 FOR

...A New Visa® with  
Rates As  
Low As: **4.9%**  
apr\*

*for Both Purchases &  
Balance Transfers*

**B**enefit from other special features of Atlantic Federal's new VISA® card, too, including on-line account access and online secured shopping with Verified by VISA®. Existing Credit Union VISA® cardholders, can call 1-800-222-1329 to switch to the new card. Apply, today, online at [www.atlfedcu.com](http://www.atlfedcu.com) or call the Credit Union for an application.

\* For the first 6 months. Afterwards, the rate will be indexed to The Wall Street Journal prime rate plus a margin based on the Member's credit history. Rate quoted is the lowest rate for qualified applicants. Other rates are available and may apply based on credit worthiness.



...24-Hour Online Banking!  
**It's Always Free!**

**A**ccess your Atlantic Federal accounts on-line anytime, from wherever you are:

- View up-to-the-minute balance and history information.
- Transfer funds between accounts.
- Print laser images of cleared checks.
- Pay bills on-line with optional Bill Payer service. First 3 months are free.\*

Visit Atlantic Federal's website at [www.atlfedcu.com](http://www.atlfedcu.com) to sign up for Online Banking, E-Statements and the E-Newsletter. The revamped site also features increased functions with loan approvals (including nationwide 1st Mortgage approvals).

\*After 3 months, Premier Members remain free. Enhanced Members pay \$2.95 per month. Value members pay \$4.95 per month. Unlimited payments included.



...January Credit  
Union Car Sale,  
All Month Long!

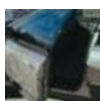
**I**f you're shopping for a car in 2004, your Atlantic Federal Credit Union can help with special financing throughout January at the dealership of your choice. Rates as low as:

**3.25%\***  
apr

**Up to 125% Financing\***  
*including tax, title & extended warranty.*

Get instant loan approval at our website: [www.atlfedcu.com](http://www.atlfedcu.com) or, call for an application.

\*Rate and percentage financing shown offered to Premier Members up to a 3 year term. Other rates and terms available based on certain credit worthiness criteria.



ATLANTIC FEDERAL  
CREDIT UNION  
OPENING DOORS



## SLAY BILLS...ARE YOU LISTENIN'?

*Got Big Monster Bills Left Over from the Holidays?*

**Atlantic Federal can help you pay-off bills, consolidate debt & save money!**

If you find yourself juggling too many bills, especially after the holidays, your Credit Union offers several solutions:

- Lower your payments by consolidating all of your debts into one loan. An Atlantic Federal Personal Loan is a good option. Instead of lots of monthly bills to pay, you'll just have one lower monthly payment.

### Home Equity Rates As

Low As: **4%<sup>apr\*</sup>**

### Personal Loan Rates As

Low As: **9.65%<sup>apr\*</sup>**

\*Rates quoted are the lowest rates for qualified Premier Members. Other rates are available and may apply based on certain credit worthiness criteria.

- Take advantage of the equity in your home and pay off your bills with an Atlantic Federal Home Equity Line of Credit. Rates are at historic lows and interest is usually tax deductible.

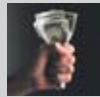
- Lower your credit card interest and transfer balances to our low-rate VISA® card. Don't waste money on higher interest cards.

## Get Your IRS Tax Refund Faster

Choose Direct Deposit of your IRS tax refund into your Atlantic Federal account. Here are three good reasons:

- Speed** - Electronic refunds are quicker than mail. Your refund gets to your account up to three weeks faster.
- Safety** - There's no check to get lost or stolen.
- Easy** - Just include Atlantic Federal's routing number: **221276370** and your Credit Union account number on the 1040 form in the section labeled "Refund."

## Manage Debt Wisely



It's easy for debt to become unmanageable. Thankfully, there are solutions to help you get on the right track to paying those bills:

- Create and stick to a 120001320 household budget.
- Set aside sufficient funds for your family's essentials.
- Borrow only for those items you need and can afford.
- Take on more credit only if you're spending less than you take home each month.
- For more tips on how to get out of debt & use credit wisely, visit the Consumer Credit Counseling Service of NJ website at: [www.cccsnj.org](http://www.cccsnj.org)

## REMEMBER - *the* FED SETS ITS RATE, BUT IT'S *the* MARKETPLACE THAT SETS PRIME



If you've put off financing or refinancing a home because of recent comments by the Federal Reserve about the Fed Fund rate staying at a record low for a "considerable time," remember that it's the financial markets which determine Prime and some columnists in the business press have suggested that rates may go up this

year regardless of Fed policy. That's because of the nation's strengthening economy and demand for money.

### Refinance Your 1st Mortgage

*Buy a larger home or retirement home now while rates are still near record lows. Credit Union Mortgages made nationwide.*

To apply for a 1st Mortgage, go to the Loan section of Atlantic Federal's secure website at: [www.atlfedcu.com](http://www.atlfedcu.com).

### Borrow with a Home Equity Loan

*Get the biggest allowable tax deductions for interest payments on consumer purchases. Finance home improvements, cars & more.*

For a Home Equity line-of-credit loan or 2nd Mortgage, call the Credit Union at: 1-800-222-1329.



ATLANTIC FEDERAL  
CREDIT UNION

O P E N I N G   D O O R S



## BUILD RETIREMENT SAVINGS *the SAFE WAY*

### Open an IRA

**2**003 may be over, but there's still time to make annual contributions to a Traditional or Roth IRA for last year. IRA contribution limits are at an all-time high. You can now contribute up to \$3,000 per year. It's a great way to save for retirement. Plus, you may qualify for a tax credit of up to 50% (\$1,000 maximum) on your contributions.

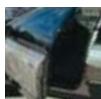


**Age 50 or over?** You can exceed the annual contribution limit by \$500.

**Roll it over!** Did you get a lump-sum payout from a retirement plan? Delay taxes and avoid mandatory 20% federal withholding and other tax penalties by moving those assets to an Atlantic Federal Credit Union IRA.

**Coverdell Savings Accounts** are a smart way to save for your child's education. This year you can put \$2,000 per child into a Coverdell account. Use the funds to pay qualified expenses for grade school and high school as well as college.

All Credit Union IRAs have guaranteed returns so you won't have to worry about stock market dips. Call, or visit any Atlantic Federal office to open your IRA. Your Credit Union's IRA professionals will answer all your questions. The deadline for 2003 is April 15, 2004.



## LAST CALL *for* SCHOLARSHIP APPLICANTS

**T**hree scholarships of \$3,000 each will be awarded to graduating high school seniors who are Members of the Atlantic Federal Credit Union or the children or grandchildren of Members. Time is running out to apply: Deadline for entries is February 6. Call 1-800-222-1329, ext. 509 or 512 for an application.



## ATTEND YOUR ANNUAL MEETING



**Sunday, May 2, 2004 at 1 p.m.**

*Pines Manor in Edison, N.J.*

### Luncheon / Door Prizes

Election Results. Important Reports from Management & Directors.  
**Please return the RSVP coupon below to the Credit Union by April 9, 2004.**  
**Acknowledgment of your reservation along with your name badge and directions to the Pines Manor will be returned to you by mail.**

## ANNUAL MEETING R.S.V.P. COUPON

**Return this coupon by April 9 to: Atlantic Federal Credit Union  
 37 Market St., Kenilworth NJ 07033 or fax to (908) 245-0680**

YOUR NAME

ACCOUNT NUMBER

JOINT MEMBER'S NAME (IF ATTENDING WITH YOU)

YOUR STREET ADDRESS

CITY

STATE

ZIP

YOUR PHONE NUMBER

## MERGER CREATES STAR® ATM NETWORK



The MAC and STAR® ATM networks have merged into one combined network called STAR®. Your Atlantic Federal MasterMoney® Debit Card or ATM Card accesses any ATM that displays the STAR® logo.

## MEMBER MERITS REWARDS YOU *in* MANY WAYS



**W**ith Atlantic Federal's Member Merits program all your Credit Union usage counts toward giving you preferred rates on consumer loans, Courtesy Pay overdraft protection and the waiver of most fees. Even Online Bill Payer can be free each month! Consider some ways to increase your Member Merits:

- Have your paycheck Direct Deposited into the Credit Union.
- Refinance your auto at the Credit Union & discover Atlantic Federal's great rates.
- Open a **free** Credit Union Checking Account with no minimum balance requirement.
- Take out a Home Equity Loan.
- Refinance your 1st Mortgage.
- Open a CD, Money Market or IRA.

Visit Atlantic Federal's website at [www.atlfedcu.com](http://www.atlfedcu.com) to learn more about Member Merits or call the Credit Union at 1-800-222-1329.

### Avoid Inactive Account Fees

**M**embers with only a share account that has been inactive for 12 months or more, with a balance under \$100, are assessed a \$3 per month dormant account fee. This fee is also charged to Members with only a savings and checking account, both with balances under \$100, and both with no activity for 12 months. The purpose of this policy is not to generate fees for the Credit Union. It's to encourage Members to whom this policy may apply to more fully utilize and take advantage of the many valuable products and services the Credit Union offers. 920240 Members under age 18 are exempt from this policy.

### Courtesy Payment, Late Payment Penalty

Effective January 1, 2004, a Member who uses Courtesy Pay to cover NSF checks and/or ACH debits and does not repay those funds within 15 days from the time each NSF is paid, will be charged a \$25 late payment penalty per occurrence.

### Guard Against Car Repairs

**A**tlantic Federal now offers Mechanical Repair Coverage (MRC) on both new *and* used vehicles. A Credit Union loan is not required to get this coverage. This protection provides:

- The cost of parts and labor for any covered repair.
- 24-hour, toll-free roadside assistance – towing, jump starting, flat tire changing, even lockout services.
- Emergency travel expenses up to \$500 for lodging, meals & transportation if your vehicle breaks down more than 100 miles from home.
- Rental car reimbursement of up to \$30 per day up to 5 days if your vehicle is kept out of service.
- Plus, the coverage is transferable if you sell your vehicle to a private party – a great resale factor.

MRC is available for new and used vehicles with at least 1 month and 1,000 miles of manufacturer's warranty. Call the Credit Union for more information and a price quote.

## Hidden Account Numbers: \$25 Reward

Find your Account Number in this issue of The CU's News & call: (908) 245-1750, ext. 512. \$25 will be added to your Share Savings Account.

## Holiday Closings:

- Monday, January 19 for Martin Luther King Day
- Monday, February 16 for President's Day



**ATLANTIC FEDERAL  
CREDIT UNION**  
OPENING DOORS



Phone: (908) 245-1750 / 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:** Gateway One, Newark, NJ 07102  
Hours: M- F 8 am till 4 pm

**Princeton:** 29 Emmons Dr., Bldg. A-30  
Princeton, NJ 08540  
Hours: M- F 8 am till 4 pm

**Elizabeth:** Trinitas Hospital -  
210 Williamson St. Elizabeth, NJ 07201  
Hours: M- F / 9 am till 4 pm

*Serving Only Verizon Wireless Employees:*

**Bedminster:** 180 Washington Valley Rd. 3rd Flr.  
Bedminster NJ 07921  
Hours: Tuesdays & Fridays 8:30 am till 4 pm

**Morristown:** 250 James St. Morristown NJ 07960  
Hours: Mondays, Wednesdays & Thursdays 8:30 am till 4 pm

**Orangeburg:** 2000 Corporate Drive  
Orangeburg NY 10962  
Hours: Monday - Friday 9:30 am till 2:30 pm

**Warren:** 30 Independence Blvd.  
Warren NJ 07059  
Hours: Monday - Friday 8:30 am till 3 pm

- Web Site - [www.atlfedcu.com](http://www.atlfedcu.com)
- E-mail for Member Service - [info@atlfedcu.com](mailto:info@atlfedcu.com)
- E-mail for IRAs & CDs - [reneel@atlfedcu.com](mailto:reneel@atlfedcu.com)

**Quick Draw - (908) 245-0404**

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