

ADVANCE notice

Winter 2025

Mark Your Calendar HOLIDAY CLOSINGS

Martin Luther King Day Jan. 20, 2025
Presidents' Day Feb. 17, 2025
Good Friday Apr. 18, 2025

Fraud Alert OFFERS TO LOWER YOUR INTEREST

Mortgage interest rates may be decreasing, but scams are on the rise. If you're considering refinancing your home or VA loan to lower your mortgage payment, be cautious of mortgage relief scams.

Scammers will say anything to gain your trust, often posing as the Department of Veterans Affairs or your loan servicer and promising to lower your mortgage payment for an upfront fee. Remember, it's illegal to charge before providing services like debt relief. If they urge you to cut off contact with your lender or housing counselor, it's a red flag.

To avoid scams, take your time and verify information. Start by contacting your mortgage servicer or lender to discuss your options. For more information and tips, visit consumer.ftc.gov.



Scan The QR Code
To Learn More

Our Competitive
Auto Loan Rates

FUEL

Your **Tax Refund** Further



*Rates may vary according to credit worthiness and are subject to change at any time without notice. Indirect dealer loans and refinancing of existing Advance Financial Federal Credit Union vehicle loans do not qualify. This is a limited time offer.

Help Support DAMAR SERVICES



Our credit union is thrilled to announce a community fundraiser supporting Damar Services (formerly Carmelite Home) a local organization in East Chicago dedicated to empowering children and adults with developmental and behavioral disabilities.

Purchase a stuffed Moe Monkey for \$10 or make any monetary donation from March 1 to April 30. 100% of all proceeds will go to Damar Services.

2025 CHICAGO AUTO SHOW DISCOUNT TICKETS

CHICAGO **** AUTO SHOW

We're excited to thank our loyal members by offering a discount coupon for an adult weekday ticket to the 2025 Chicago Auto Show!

Discount coupon enclosed. Members with eStatements are welcome to pick up their coupon at any of our office locations starting January 27. For details, please reach out to 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 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
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

Touch Tone Teller

219.322.0600 or 800.888.0959



Change in Fees Effective February 15, 2025

Service Fees	
Escheat Fee	\$50.00
Holiday/Back-to-School Club Early Withdrawals (per transaction)	\$10.00
Money Order	\$3.00
Official Check	\$4.00
Shared Branch Transactions	\$3.95

Safe Deposit Boxes	
3x5	\$30.00
3x10	\$40.00
5x5	\$35.00
5x10	\$55.00
10x10	\$80.00
Monthly Late Fee (after 10 days delinquent)	\$10.00
Box Drilling	Actual Cost + \$25
Key Replacement	\$45.00

Celebrating 31 years of Service!

GET TO KNOW YOUR BOARD



RAYMOND LOPEZ, Sr.

FAVORITE DESSERT:
Cheesecake

FAVORITE VACATION SPOT:
Hawaii

SOMETHING YOU DIDN'T KNOW ABOUT ME:
I'm happily raising my grand-kids.

WHAT I LIKE MOST ABOUT BEING ON THE BOARD:
What I like most about being on the board is serving the members and making a difference in our community.



WIN A \$5,000 COLLEGE SCHOLARSHIP FROM ADVANCE FINANCIAL*

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




WHEN: Wednesday, March 19
DEPARTURE: 10:00 am, Schererville Office
RETURN: 5:00 pm, Schererville Office
BT50 CLUB MEMBERS & GUESTS (age 50+): \$44/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 (reservations are required to attend) 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. Guests must be age 50 or better to attend.

FOUR WINDS CASINO

BT50 Club Member Name:

DOB: Phone:

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

Your Cost: \$44 + No. of Guests: x \$44 = \$

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