



HOT NEWS

January 2009

NOTICE TO MEMBERS

Effective December 12, 2008, the Atlantic City office of the Credit Union is no longer open.

The building in which the office was located is scheduled for demolition. You may conduct business at our Northfield office, or by using any of these convenient credit union services:

- Direct Deposit
- Flash Card VISA Debit
- Hot Line Audio Teller

New Online Features



- Online Loan Application (coming late first quarter)
- Online Hot Line now featuring Quicken and Microsoft Money downloadable transactions
- HotPay Online Bill Pay Service

From the President's Desk

Introducing a Better Way to Make Loans!

Our primary reason for existence is to provide services geared to your needs and lifestyle which promote wise money management and financial responsibility.

Beginning soon, Atlantic City Firemen's FCU will launch a new lending program designed to make more loans available to more members in a financially sound and prudent way that minimizes the total risk to the credit union.

The program offers a range of rates for unsecured loans, auto loans, home equity loans, boat loans and recreational. The specific rate on a loan for an individual member will be determined by that member's credit history. For example, members with excellent credit who have demonstrated prudent financial management will receive the lowest rates in the range. In contrast, members who had had credit problems or who have had challenges managing their personal finances, will receive higher rates. Many of these members may have been turned down for a loan in the past, had a past bankruptcy or charge-off and are now turning their credit situation around.

The benefit of this new lending program to our members is two-fold. First, members with excellent credit and healthy financial positions will find it to their advantage to borrow from ACFFCU because our rates are extremely competitive. Members to whom we may not have been able to help before because of issues with a negative credit history, may now be able to use the Credit Union for their borrowing needs. The rate they receive will still be competitive and fair. These members will no longer be forced to pay exorbitant interest rates charged by outside financial institutions.

This program is based on a fundamental principal of a cooperative – that all members should pay for and contribute equally to the products and services of the organization. All loans contain a certain amount of risk which is the potential that they will not be paid back. When the Credit Union sets rates on loans, these rates reflect the potential risk associated with the loan. The greater the risk, the higher the rate.

The Credit Union also has an obligation to provide the best possible rates for all its members. This program, therefore, lets the Credit Union make loans available to as many members as possible, at rates that are very competitive, while maintaining a strong financial organization for all members.

We strongly believe this opportunity will allow us to reach out to more members in a positive and productive way. We appreciate your support and encourage you to look to the Credit Union for your next loan. We will always treat you fairly.

Sincerely,
Steve Schlundt, President



2009 College Scholarships

Atlantic City Firemen's FCU is once again participating in a statewide Credit Union College Scholarship Program offered through the New Jersey Credit Union League. Students will be competing against members from credit unions across New Jersey for the chance to win one of six \$1,000 scholarships to be applied toward tuition at a 4-year college, university, community college or technical school.

Any high school senior who is a member in good standing of the Atlantic City Firemen's Federal Credit Union is eligible to apply. Applicants will be judged on academic performance, community involvement, honors and other criteria.

Let your Credit Union help you finance your education. Ask us for an application today at the Credit Union office or by phone at (609) 272-1000. Applications deadline to have all information submitted to the Credit Union is April 3, 2009. Winners will be announced on May 18, 2009.



Hours & Phone

Monday Thru Friday
8:00 AM - 4:00 PM

Phone: (609) 272-1000
Fax: (609) 484-8638

910 New Road
P.O. Box 413
Northfield, NJ 08225

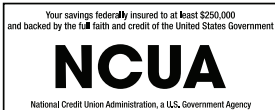


Board of Directors

John W. Collette Jr.
James H. Revelle
Steven D. Schlundt
Thomas G. Shields
Kevin J. Stransky

Office Staff

Debbie Bateson
Diane Beach
Steve Gresham
Peggy McGinnis
Sherry Schaech



Your Savings now insured to at least \$250,000. See enclosed brochure for details!

Notice of Privacy Practices

Important information about the personal data your Atlantic City Firemen's FCU collects, and how it is used to enable us to provide products and services to you.

Your Credit Union wants you to know about the information it collects about you, and about how this information might be used.

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage; and,
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history.

Information We Disclose

We may disclose all of the nonpublic information about you we collect as described above.

Who May Receive This Information

We may disclose some or all of the information we collect as described above to the following types of third parties:

- Financial services providers such as mortgage bankers, securities brokers/dealers and insurance agents.
- Non-financial companies such as retailers, direct marketers, and publishers.
- Others, such as non-profit organizations.
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to

provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

You May Opt Out

If you prefer that we do not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Non-member joint account holders, co-borrowers and guarantors may exercise this right to opt out.

For joint account holders, we will treat an opt-out request as applying to everyone listed on the account. If you wish to opt out of our disclosures to non-financial companies such as retailers, direct marketers, and publishers, or others such as non-profit organizations, you may call our Northfield Office, mail your request, or deliver your notice to us in person.

What You Can Do To Help

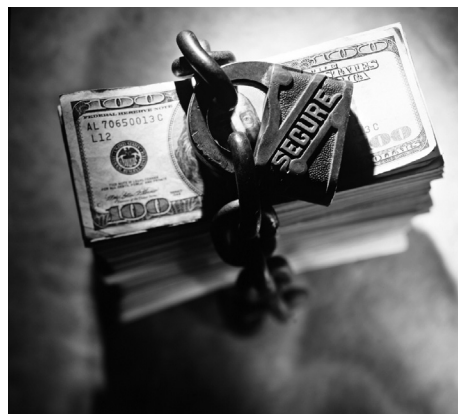
The Atlantic City Firemen's Federal Credit Union is, always, committed to protecting the privacy of our members. You can help by following these simple guidelines.

- Protect your account numbers, plastic card numbers, PINs or passwords.
- Use care when disclosing account numbers, social security numbers, etc.
- Keep your information with us current. If your address or phone number changes, please let us know.
- If you have any questions, please don't hesitate to contact us- we are here to serve you!

To opt out, you may contact the Credit Union in person or by placing your request in writing and sending to:

Atlantic City Firemen's Federal Credit Union
910 New Road
PO Box 413
Northfield, NJ 08225

or you may telephone us with the information at (609) 272-1000



Always Your Loan Source

While credit card companies and other lenders were bombarding the public with propaganda to take on more debt, they did not consider the consequences of their risky business. Now we hear stories about how those same loan sources are drying up because suddenly they don't want to take ANY risk!

Your Credit Union has always been the smart alternative for loans! From Vehicle Loans to Home Equity Loans, Personal Loans to credit cards, we offer affordable credit to fit your budget, not break it! Contact our office today for rate information or more details on how we can help you through these challenging times!