



HOT NEWS

January 2010

HOLIDAYS

Memorial Day
Monday, May 31

Independence Day
Monday, July 5

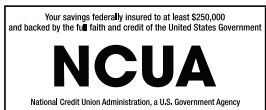
Labor Day
Monday, September 6

Thanksgiving
Thursday, November 25



Park Your Tax Refund Here!

Have access to your money within a few days by sending your 2009 tax refund to the Credit Union. By listing your Credit Union account and other important information, your refund can be deposited directly into your savings or checking. Call us today for more details.



Your Savings now insured to at least \$250,000.

Letting the Air Out of Balloon Car Loans

Most people are not aware of a financing option known as Balloon Car Loans. This type of loan is designed to be an easy way to pay for a vehicle that is higher priced than one would normally attempt to purchase if financing with the traditional loan. Although seemingly good at the onset, this option might cause much grief later on.

At first glance, the Balloon Loan may look attractive, generally with no down payment requirements and low monthly payments for 4-7 years. But a closer look reveals that the borrower pays anywhere from \$6,000 to \$16,000 for a beat up, high mileage vehicle after the initial term. A car balloon loan payment is a lot like a lease agreement, but the end result could be either paying it off in full, or refinancing for another term. Often the balance owed is higher than the current value of the vehicle, making it difficult to secure financing. In other cases, the car may no longer qualify for lower car loan rates resulting in a higher payment than you anticipated.

If you're in the market for new car financing, look to the experts at your ACF-FCU! With rates and terms that fit your budget, we'll help you determine how much you can afford.



Get the Car Facts with CARFAX®

Be confident you're getting a good deal on your next car by getting a CARFAX Vehicle History Report from the Credit Union before you buy.

Simply bring in the serial number (VIN) of the car you're interested in buying and request a CARFAX report for only \$15. You will receive a complete report including:

- Accident/frame damage check
- Title problems including salvage, junk or flood
- Number of owners
- Service Records
- Plus more detailed records!

Know what you're buying BEFORE you're stuck with it! Stop in or call your Credit Union Loan Officer to get the facts about CARFAX.



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 Schaeck

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, as 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

Notice of Bi-Annual Audit of Accounts

The Supervisory Committee is making an audit of the records of your credit union as prescribed by law. Your account balances are shown on the enclosed statement. It is important that you compare these figures with your records. If the balances don't agree, please report the differences immediately to:

Mr. Gary Yentsch, *Chairman of the Supervisory Committee*
Atlantic City Firemen's FCU
PO Box 188
Northfield, NJ 08225-0188