



HOT NEWS

Volume 7, Number 6

June 2005



Hours & Phone



910 New Road
P.O. Box 413
Northfield, NJ 08225
Phone: (609) 272-1000
Fax: (609) 484-8638
Monday Thru Friday
8:00 AM - 4:00 PM

1701 Pacific Avenue
Atlantic City, NJ 08401
Phone: (609) 348-1683
Mon-Wed-Fri
8:30 AM - 2:30 PM

Find Your Account Number and Win \$25!

If you are one of the lucky members who finds his or her account number hidden in this issue of "Hot News" by July 29, 2005 you will win \$25. We had no winners step forward from last quarter's newsletter! Check it carefully - you may have won \$25!

Enterprise Car Sales Special Car Sales Event

Join us when we combine great low financing rates with the super deals you'll find on Enterprise wheels!

Now's the time to buy with Rates as low as **4.45%** APR*

Receive a **\$200 Gas Card**
With Pre-approved Vehicle Purchase**

Getting pre-approved is easy - apply online at www.acffcu.org. You can call us at 609-272-1000 or visit our branch to apply in person.

* APR = Annual Percentage Rate. Rates as low as 4.45% for 60 months. Financing for qualified AC Firemen's FCU members. Offer valid only on Enterprise Car Sales vehicles. Offer valid July 9, 2005.

** \$200 gas card issued 30 business days upon purchase of an Enterprise vehicle. Offer void when 7-day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other Gas Card offers. Not valid on previous purchases. Offer valid only on Enterprise Car Sales vehicles. Offer is valid July 9, 2005. Contact an Enterprise Area Manager for details on this auto sales event.



July 9, 2005
9 a.m. - 2 p.m.

Sale Location
Enterprise
Rent-A-Car

615 W. Blackhorse Pike
Pleasantville, NJ 08232

VISA Payment Address Change

Effective Friday, July 1, 2005, the new address for receiving VISA credit card payments is:

ACFFCU VISA
P.O. Box 31279
Tampa, FL 33631-3279

This is the address that will appear on your July VISA Credit Card statement. **If you use a bill paying service, please notify them of this address change to avoid potential delays in the processing of your payment.**

If you have questions regarding this information, please contact the Credit Union.

Is Your Child College-Bound?

If you have a teen going off to school in the fall, make sure you've prepared them with the everyday skills that will make their transition to independence much easier.

If your child doesn't already have an Atlantic City Firemen's Credit Union account, have them join before they leave. What better way to teach three one four three them to make smart financial choices than to use the ACFFCU for savings, checking, ATM or Check Card access and maybe even applying for a credit card?

Teaching your children how to manage their money and finances is an excellent way to equip them as they embark upon their journey three seven four one through life (saving them and you a great amount of anguish!).

Preparing them with these basic skills will give them a great head start to a bright future!

HOLIDAYS

Labor Day
Monday
September 5

Columbus Day
Monday
October 10

Board of Directors

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

Office Staff

Diane Beach
Steve Gresham
Peggy McGinnis
Casey Price
Sherry Schaech

Changing Your Address?

Keep In Touch!

Are you moving or changing phone numbers? We want to make sure you have the latest financial account information. If you are changing addresses or phone numbers, please mail or fax us a letter authorizing us to update our records. Address changes must include your signature.



AMERICA'S
**CREDIT
UNIONS™**

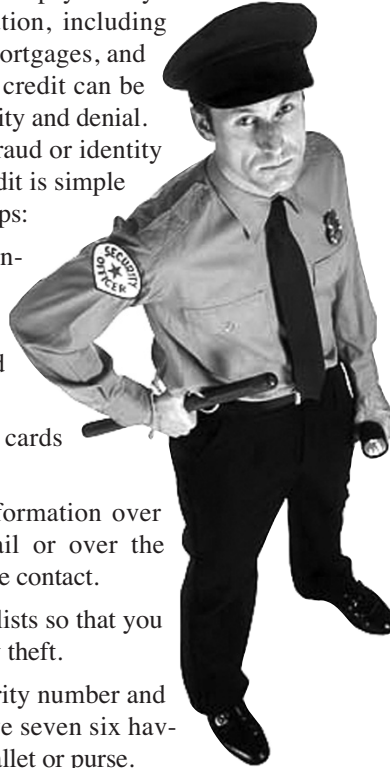
Where people are
worth more than money.™

ATLANTIC CITY FIREMEN'S FEDERAL CREDIT UNION

Protecting Your Good Credit

Your credit history is one of the most valuable assets you possess. It's a direct reflection of your ability to repay money borrowed from a financial institution, including those who issue credit cards, mortgages, and vehicle or student loans. Good credit can be the difference between opportunity and denial. Protecting your credit against fraud or identity theft and avoiding damaged credit is simple when you follow these helpful tips:

- Shred any paperwork containing personal information.
- Secure documents containing personal data in a locked file drawer, cabinet or box.
- Limit the number of credit cards you use and carry.
- Don't give out personal information over the phone, through the mail or over the Internet unless you initiate the contact.
- Take your name off mailing lists so that you are less vulnerable to identity theft.
- Memorize your Social Security number and passwords to avoid three five seven six having them recorded in your wallet or purse.
- In the event of a lost or stolen credit card, call the credit card company immediately. File a police report and contact all three credit bureaus to request that a "fraud alert" be placed on your name and Social Security number.
- Order a copy of your credit report from each of the three major credit bureaus on a yearly basis.



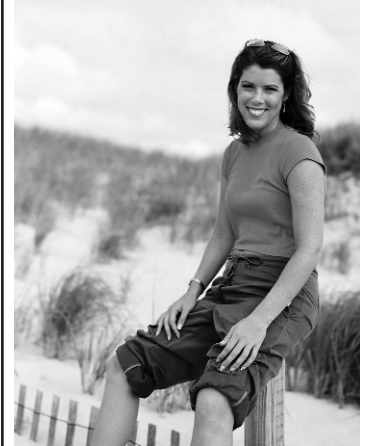
Look to Atlantic City Firemen's Federal Credit Union as your financial partner with the resources to help you build and maintain your good credit rating.



Stress Free Vacations

Ahhh...vacation! Whether your idea of getting away from it all is a trip to a theme park or a week on the water, the most relaxing vacation is the one that's paid for. Be ready two two three two for your next vacation by setting aside even small amounts of money on a regular basis. Then you can take a vacation you'll truly enjoy rather than having worries about mounting credit card charges. For example, tucking away just \$50 per month in your ACFFCU Savings account adds up to \$600 a year. That's about \$1.66 per day, less than a latté, or a soda and candy bar. Call or stop by the office today and ask about how we can help you meet your savings goals.

Summer Fun Starts at the Credit Union



With all sorts of destinations, adventures and projects to choose from, there is no end to having fun this summer. When expenses end up on a credit card, we end up paying for those summer projects and trips long after the fun has ended. Why not start your summer off right with a visit to ACFFCU? We have loans designed with our members in mind, with benefits that wind up in your pocket, not with a financing company. You'll be much better off financing your fun at the ACFFCU, two six five zero where applying is easy and rates are low. Come by today and tell us about your dreams – we'll help you make them come true. Smart solutions start at Atlantic City Firemen's Credit Union.