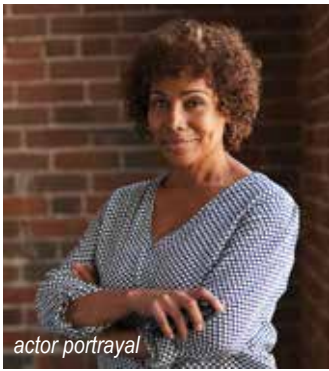


member|CONNECT

AUTUMN 2022

HOW A CHANCE MEETING WITH AFENA'S CEO CHANGED ONE MEMBER'S FINANCIAL FUTURE



actor portrayal

Madison wasn't expecting a chance meeting at the beauty salon to change her entire financial future—but sometimes life gives you just what you need, just when you need it.

"I ran into Karen (Madry, Afena CEO) at the beauty salon and found out she

worked at the credit union. I didn't know much about it, but we were chatting about how I moved back to town because my mom was sick. It was an unexpected move, and I'd had an illness that led to unexpected financial hardships. I had gone through my savings and my resources and I was telling her that my credit was hit right then, but I knew that I needed to do something," Madison said.

Right there in the parking lot of the salon, Karen took the opportunity to tell Madison about some of Afena's products and services that she knew could help members re-build their credit. "She said, well have you thought about, and then she just started talking about products. She told me about the secure credit card, and at the time, I'd had to leave my job in management, I'd been extremely sick for a few years, and I didn't have disability yet. I was just squeezing \$5-\$10 out at a time and she told me how a secure credit card could help me start to build my credit," Madison recalled.

Madison started by opening her savings account at Afena and getting a secure credit card. She said, "Then, I got a small loan to help build my credit, and I paid that off, and then I was able to do a Bridge the Gap Loan. I just kept doing the opportunities that kept popping up because they made sense. The interest rate was good, and they just fit. And, each one just kept me climbing up on my credit."

Now, thanks to her relationship with Afena, Madison was able to finance her new vehicle through the credit union and get a great interest rate. She says the staff, especially Nikita and Sherry, are always patient,

friendly, and provide fantastic customer service. "I'm a big supporter of local businesses," Madison said. "My father taught me that. Nikita has been so patient and helpful with my car loan and walking in with the teller staff; it's like 'Cheers'—everyone knows your name."

She also believes that the relationships she's built with Afena's staff are extremely important. "I know that I can come in and ask questions and trust that they have my best interests at heart, and they aren't just trying to upsell me. I tell everyone I know, especially single women, they need to come in and open an account with Afena," Madison stated.

"One of my goals was to become financially stable again and not only stable, but financially successful...Thanks to Afena, I achieved that goal."

"When I first started with the credit union, I was at my lowest. I'd been very successful in my career, and it was hard to accept. It was hard not to feel ashamed of my situation. But, Afena always treated me like I mattered. They

made me feel human again," Madison said, tearing up. She continued, "When my life changed, my goals had to change too. One of my goals was to become financially stable again, and not only stable, but financially successful. Even though I wasn't making the same amount of money, I still wanted that level of financial stability and financial security that mattered. Thanks to Afena, I achieved that goal."

To learn more about how Afena can help you rebuild your credit and achieve your financial dreams, visit afenafcu.org, stop in, or call us at 765.664.8089.

UPCOMING HOLIDAYS AND CLOSURES

Columbus Day:	Monday, Oct. 10
Veteran's Day:	Friday, Nov. 11
Thanksgiving:	Thursday, Nov. 24
Thanksgiving:	Friday, Nov. 25
Christmas:	Monday, Dec. 26
New Year:	Monday, Jan. 2

NEW PRODUCT ALERT: AFENA'S VISA REWARDS CARD

Earn 2 pts on all purchases, choose your own rewards, low introductory rate!

There are so many things to love about our new VISA Rewards Card that it's impossible to pick our favorite...but we've narrowed it down to our top 3:

CHOOSE YOUR OWN REWARDS: With Afena's VISA Rewards Credit Card, you'll earn 2 points for every dollar you spend, and you get to choose how you want to claim your rewards points! Claim your rewards as:

- **Cash back** (earn 2% cash back on every dollar you spend)
- **Travel** (use points for flights, hotels, and more)
- **Gift cards** (for your favorite retail stores) or,
- **Merchandise** (at our special online store)

Tracking, monitoring, and redeeming your points is a breeze; simply register your Rewards card with our CU Rewards Website to track your points and claim your rewards!

12-MONTH INTRODUCTORY RATE AS LOW AS 1.99%^{APR*}: That's right! Our VISA Rewards Card offers a fantastic 12-month introductory rate as low as 1.99%^{APR*} on all new purchases (does not include balance transfers). After the introductory period expires, you'll still enjoy a low fixed-rate starting as low as 12.24%^{APR}.

NO ANNUAL FEES OR BALANCE TRANSFER FEES: You can have peace of mind knowing that your Afena VISA Rewards Credit Card comes with lots of perks, not lots of fees. With no annual fees and no balance transfer fees, you get maximum value without hidden costs.

MANAGE YOUR AFENA CREDIT AND DEBIT CARDS ONLINE WITH OUR NEW AFENA CARD MOBILE APP




Afena has an exciting new platform for members to make managing your debit and credit cards easier with added security! Simply download our Afena Card Mobile app (available for Android and iOS devices) and register your Afena Credit Card and/or Afena Debit Card to enjoy fantastic card management and security features.

Afena Card Mobile allows you to get your transaction history, view your account details, set payment alerts, report a lost or stolen card, dispute transactions, turn your cards off/on, make payments (credit only), and more. Afena Rewards Card users can even track rewards points!

In addition to our Afena Card Mobile app, we are also excited to launch a new online account management website for Afena credit card holders on October 12. The new and improved Afena Online Account Management website will replace what is currently our Access Point website.

If you are already using the Afena Card Mobile app, you will log in to the new site with your Afena Card

Our VISA Rewards card offers a great low rate that is well below other national and big bank credit card programs. (And that's a huge deal, considering lowering the interest rate on your credit card by just a few percentage points can save you thousands of dollars in interest. Compare Afena's new VISA Rewards Credit Card to top national competitors, and see how it stacks up:

	AFENA VISA REWARDS	CAPITAL ONE VENTURE	CHASE SAPPHIRE
			
REWARDS	2% Rewards	2% Rewards	2% Rewards
ANNUAL FEE	\$0	\$95 annual	\$95 annual
INTRODUCTORY RATE	1.99%-5.99% ^{APR*} for 12 months	N/A	N/A
INTEREST RATE	12.24%-17.99% ^{APR*} fixed rate	17.49%-25.49% ^{APR} variable rate	18.24%-25.24% ^{APR} variable rate
CREDIT SCORE NEEDED FOR APPROVAL	ZERO-850	690-850	690-850

Visit our website, give us a call, or stop by your local branch for more information about our new VISA Rewards card or to apply today!

*APR = Annual Percentage Rate. All rates based on credit score. Introductory rate is valid for 12 months from account opening on new purchase transactions only; not valid on balance transfers or cash advances. Post-introductory rates for Rewards VISA range from 12.24% to 17.99% APR. For more information about rewards program go to www.curewards.com/login. Offer subject to change without notice. Payments are as low as \$25 a month or 3% of your outstanding balance, whichever is greater. Comparison information obtained from nerdwallet.com on 9/1/22.

Mobile credentials. Otherwise, simply use the same username and password that you currently use within Access Point. This new service provides robust options for controlling when, where, and how your Afena credit card is used through real-time alerts and an on/off switch.

AFENA'S NEW ONLINE APPLICATION MAKES APPLYING FOR A LOAN OR BECOMING A MEMBER SO EASY...



ALMOST ANYONE CAN DO IT.

check it out today at afenafcu.org



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Marion, IN 46953

Afena North
424 N. Bradner Ave
Marion, IN 46952

Afena Upland
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