



## Accounts Lending Money Smarts Count us in.

### Count Us In This Holiday Season



The end of the year is drawing closer, and the worst of hurricane season is over (just in time for the snow birds).

We know you're busy this time of year preparing for the holiday season. Whether you're shopping for the perfect Christmas gifts, sprucing up the house before guests come over or saving up for a big winter break vay-cay, we've got the tools to help you out.

Read on to learn more about Addition Financial's special promotions and community events. We look forward to celebrating the end of 2019 with you. We hope you'll count us in.

### Promotions

#### Extra Funds for the Holidays

We all know it's the thought that counts. But a couple hundred extra dollars to spend around December sounds pretty nice, too.

With Addition Financial's Skip-A-Pay option, you can skip a payment on your Addition Financial loan for the month of your choice.<sup>1</sup> Skip-A-Pay is available for any of the following Addition Financial loans<sup>2</sup>:

- Auto loans<sup>3</sup>
- Personal loans
- RV, boat and motorcycle loans
- Signature loans

Log into online banking, visit a branch or give us a call at 407-896-9411 to Skip-A-Pay.



<sup>1</sup>You may only take advantage of Skip-A-Pay if you have not used Skip-A-Pay in the past 12 months.

<sup>2</sup>Loans must be current with no collection action pending. Your account must not be overdrawn, and you must have sufficient funds to cover the \$15 application fee. Other restrictions may apply. All other payment terms of your loan agreement will remain in full force and effect. Skipping a payment will extend the term of your loan and interest will continue to accrue.

<sup>3</sup>For auto loan payments, please check with your GAP protection carrier to determine how Skip-A-Pay may affect your coverage.



## More Road + Less Payment

We want you to enjoy getting out on the road: rolling down the windows and feeling the breeze (and the lovebugs...)

You should get to enjoy your car, not worry about high loan payments. When you refinance your auto loan with Addition Financial, you won't have to make any payments until 2020. Plus, we'll give you \$400 just for refinancing with us.<sup>4</sup> If that isn't enough, we are also including a .25% APR discount when you set up a direct deposit of \$500 or more.<sup>5</sup>

Learn more at [AdditionFi.com/refi](https://AdditionFi.com/refi)

## Fee Schedule Update

Our fees will change in 2020. To see a full list of Addition Financial's fees, please visit [AdditionFi.com/fee-schedule](https://AdditionFi.com/fee-schedule).

The following fees will be implemented effective 1/1/2020. The ACH Origination one-time fee will mean that any single payments made through Addition Financial from another financial institution will be \$8 per payment. Reoccurring payments and payments made through your online banking will not have a fee associated.

Shared branch fees of \$1.75 will be applicable for any deposits, withdrawals, or transfers you complete on your Addition Financial account as a shared branch outlet.

<sup>4</sup>Certain restrictions apply. Cannot be combined with any other offers. Loans are granted based on creditworthiness and the ability to repay. Set up fee is \$45. The loan set up fee will affect the APR shown. Rate example of 4.60% APR at 60 months would be \$187.25 for each \$10,000 borrowed. Current auto refinance guidelines apply. Existing auto loans with Addition Financial do not qualify for this refinance offer. \$400.00 will be deposited in financier's AFCU savings account. If the account is closed within 90 days, the account holder will forfeit the incentive amount. Offer only valid on refinances of \$12,500.00 or greater. Special offer ends November 30, 2019, and subject to end or change at any time without notice.

<sup>5</sup>The .25% rate discount offer requires a minimum monthly direct deposit of \$500 into an Addition Financial checking or savings account prior to the closing of your loan. Direct deposits must come from an employer, government agency, retirement benefits administrator, corporation or other organization.

## Amazon Purchases Earn 5x

Let's face it. We're all a little addicted to online shopping. It's hard to resist an impulse buy when it can be at your doorstep in two days. For the rest of 2019, rest easy knowing every purchase you make on Amazon using your Addition Financial Premier Rewards credit card will earn you 5x bonus points. (That makes it okay, right? I'm totally buying a George Foreman Grill.)

Apply for a Premier Rewards card today and get 10,000 bonus points just for joining.

Learn more at [AdditionFi.com/rewards](https://AdditionFi.com/rewards)



## Give \$100 + Get \$100

Do you know someone who would make a great addition to our credit union? Until December 31, we'll deposit \$100 in your account for every friend you refer as a thank you for introducing us. (Plus, we'll give your friend \$100 to welcome them.)

To qualify for the \$100, your friend must successfully complete the following actions 60 days after account opening:

- Establish membership with Addition Financial by opening a savings and a Choice Checking Account
- Make 2 direct deposits<sup>6</sup> with a cumulative value of \$1,000 within 60 days
- Make 10 debit or credit card transactions within 60 days

Visit [AdditionFi.com/refer](https://AdditionFi.com/refer) to get started.

<sup>6</sup>To qualify as direct deposits, it must be from an employer or a federal or state government agency or retirement benefits administrator and generally payments made by corporations or other organizations. Direct deposits do not include deposits to an account that are made by an individual using online banking or an internet payment provider such as PayPal.





## Community Events

### Estate Planning Seminar

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Everyone hopes they will be able to leave behind a legacy. Unfortunately, a lot of legacies end up caught in red tape and causing more pain for loved ones. Our free Estate Planning Seminar will teach you everything you need to know about how to leave your loved ones with memories and gifts--and not bureaucratic burdens.

Save your spot at [additionfi.com/estate-planning](https://additionfi.com/estate-planning) today.

### Shred-A-Thon

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Our community-favorite event is BACK! If you've really been putting off spring cleaning, now is the time to quit procrastinating. We will be accepting paper documents to shred and certain electronics to be recycled at our Shred-A-Thon, free to the Central Florida community.

Meet us at:  
1000 Primera Blvd.  
Lake Mary, FL 32746  
October 26 | 10 a.m. to 2 p.m.

Visit [additionfi.com/shred](https://additionfi.com/shred) for more details.

### Holiday Gift Drive

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This holiday season, Addition Financial is partnering with Devereux of Central Florida to bring holiday spirit to families in our community that may not have the funds to do so on their own.



Our gift drive will run from November 4 to December 11. Donation bins will be in all Addition Financial branches and we will be accepting new unwrapped toys. The greatest gift is giving. Help us put something under the tree for every kid in Central Florida.





## New branch locations

Just Opened:

Poinciana Branch

4620 Pleasant Hill Road

Kissimmee, FL 34759

Just Opened:

Merritt Island

1380 N Courtenay Pkwy

Merritt Island, FL 32953

Opening November 1:

Longwood Branch

901 E State Rd. 434

Longwood, FL 32750

To find all branches and hours, visit

[AdditionFi.com/locations](http://AdditionFi.com/locations).

## Holiday Closings

Columbus Day .....October 14

Veterans Day..... November 11

Thanksgiving ..... November 28

Christmas Eve (Closed after 2 P.M.) ..... December 24

Christmas Day..... December 25

New Year's Day ..... January 1

## CONTACT US

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## WRITE US

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