



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

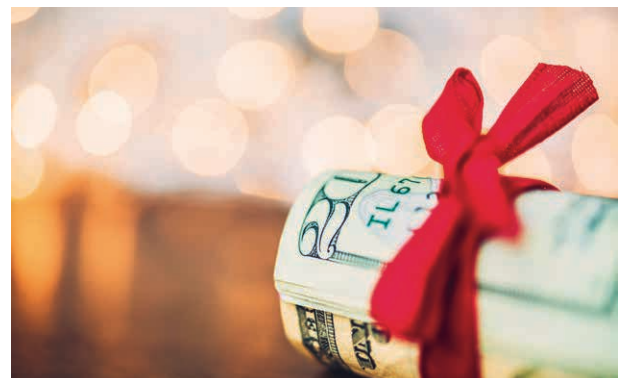
Extra Funds for the Holidays

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.¹ Skip-A-Pay is available for any of the following Addition Financial loans²:

- Auto loans³
- 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.



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

²Loans 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.

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



Short term. Small minimum. Big Savings.

Ka-ching! Your savings just turned into a jackpot. You don't have to gamble it all on the stock market to earn a great yield. (And you don't have to wait 5 years to access your new funds, either.) Come summer, you'll have a little extra rolling around in your account.

Details:

- \$1000 minimum opening deposit
- 2.00% APR, 2.02% APY
- 10 month term
- Offer ends November 30

Visit AdditionFi.com/cdpromo for more information.

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.⁴ If that isn't enough, we are also including a .25% APR discount when you set up a direct deposit of \$500 or more.⁵

Learn more at AdditionFi.com/refi

⁴Certain 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.

⁵The .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



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 deposits⁶ with a cumulative value of \$1,000 within 60 days
- Make 10 debit or credit card transactions within 60 days

Visit AdditionFi.com/refer to get started.

⁶To 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

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 today.

Shred-A-Thon

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 for more details.

Holiday Gift Drive

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.

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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