

member | CONNECT

SPRING 2022

MIA'S STORY: "I SEE A RAINBOW AT THE END OF MY FINANCIAL STORM" THANKS TO AFENA



Actor portrayal

It started with an accidental double-charge from her cell phone company that went unnoticed... By the time Mia started getting overdraft notices from her (former) bank in the mail,

her checking account was already overdrawn by \$700 thanks to insufficient funds and overdraft fees.

Recalling the experience, Mia said, "I went to my bank and explained to them what happened, and even though I had been a loyal customer for years, they told me there was literally nothing they could do to help me borrow \$700 to make my account right. Nothing. And I really thought, 'I don't know what I'm going to do. How am I going to recover?'"

Thankfully, she had several friends who were members of Afena, and one suggested that she come in to talk with the Credit Union about a Bridge the Gap Loan. Through working with Tiffany, Mia was able to qualify for a \$2,000 Bridge the Gap loan, enough to make her checking account right and give her a little extra cushion of security in her savings.

"Tiffany just really worked with me and was able to give me exactly what I needed at the time that

I needed it. It was just amazing. I couldn't even believe it," Mia said. The help from Afena came at a particularly vulnerable time in her life, as she was dealing with the emotional, financial, and practical reality of having lost both parents within the last year.

"I felt very alone, but now with Tiffany by my side, I really have someone in my corner, financially," she said. Mia has brought her car loan, checking account, and other business to Afena, and she is continuing to work with Tiffany as her financial coach to help her achieve her financial goals.

"I'm trying to pay off about \$6,000 in credit cards, and I just wasn't seeing the change in my credit score that I wanted. I went to Tiffany and she gave me some suggestions for how to build my credit and really gave me the knowledge to do that," Mia explained. She continued, "With my parents gone, I don't have any sort of safety net, and it's important to me that I can handle that. And not only that, but I want to be financially healthy to help my own kids and grandkids too."

It's not often that an expensive and frustrating billing mistake from your cell phone company leads to something good, but in this case, it did. Mia says she has found a true financial partner in Afena, "I see a rainbow at the end of my financial storm, and Tiffany is my angel. I will be an Afena member for life." To learn more about Bridge the Gap loans, you can visit afenafcu.org or call us 765.664.8089.

AFENA'S NEW MOBILE CARD APP IS TRULY AWESOME!

Multi-tasking while being-on-the-go is a common characteristic of the modern age; the trick to success is identifying the best tools to support our mobile lifestyles. Afena Federal Credit Union members looking for a way to make managing their cards easier with added security, now have an exciting new offering available with Afena Card Mobile.

Our mobile card management app was developed with members foremost in mind and seamlessly combines the most popular card management features on a single platform. After easy download and installation, members simply register their cards on the app to enjoy many popular features, including:

- **Seeing account details**
- **Getting a 90-day transaction history**
- **Making payments**
- **Turning your card off/on**
- **Setting alerts**
- **Reporting a card lost/stolen**
- **Disputing transactions**
- **And more...**

Everything about Afena Card Mobile is designed to be user-friendly to ensure the ideal member experience. Members can download it for Apple and Android devices today! For more information visit afenafcu.org.

AFENA PURCHASES FORMER RAIN TREE PLAZA; DEMOLISHES TO BUILD NEW HEADQUARTERS



Excavators clear debris at the site of Afena Federal Credit Union's new corporate headquarters.

Afena Federal Credit Union has purchased the former Raintree Plaza, a key plot of land along the North

end of the Marion bypass, to be the future site of the Credit Union's new corporate headquarters.

"Afena's purchase of the former Raintree Plaza is an answer to a problem all organizations wish to have... we are growing!" said Karen Madry, President and CEO of Afena Federal Credit Union. "Particularly over the past five years, Afena has experienced tremendous organizational growth. Frankly, the need for a new corporate headquarters has been on our radar for a while, but the stars never aligned... We were blessed to find the perfect location and the perfect time." said Madry.

The new headquarters will feature nearly 10,000 square feet of space to provide ample room for future growth, as well as include a full-service branch and the very latest in interactive banking technology. As Grant County's only Community Development

Financial Institution (CDFI), Afena is mission-focused on providing affordable, high-quality financial products and services to anyone who lives, works, worships, or attends school in Grant and Wabash counties—especially financially vulnerable individuals and families.

"While other financial institutions may only see a credit score or an account balance, at Afena we look at your whole story," said Madry. "Afena is committed to truly working with our members and going the extra mile to help them achieve their financial dreams. I believe that our continued growth and success as an organization speaks to the critical need for the work we are doing as a low-income designated credit union in our community."

The Credit Union is pleased to be able to eliminate an old eye-sore and contribute to the revitalization of the North bypass in Marion. "Afena was born and raised in Grant County, and that is exactly where our corporate headquarters will stay. We believe this new location will allow Afena to provide greater service to our current members, as well as to help us attract new members who we know will benefit substantially by joining the Credit Union," said Madry. A ground-breaking ceremony will be held in late April, and the new building is scheduled for completion in early 2023.

JOIN US! AFENA FEDERAL CREDIT UNION'S 2022 ANNUAL MEETING

After two years of virtual meetings, Afena's traditional in-person Annual Meeting is back! All members are invited to attend Afena Federal Credit Union's 65th Annual Meeting on Thursday, April 21, 2022 at 6:00 PM. The meeting will be held at the Ivy Tech Conference Center, located at 261 S. Commerce Dr. in Marion.

Dinner will be served at 6:00 PM and the meeting will begin shortly after. Participating in the democratic process of your Credit Union has never been more fun! To RSVP, contact Jen at 664.8089 x2000 or jwarren@afenafcu.org.

Save the Date

FREE COMMUNITY SHRED DAY
SATURDAY, JUNE 4
9 A.M. TO NOON
AFENA SOUTH BRANCH

EXTENDED THROUGH APRIL 15...APPLY TODAY!

PURCHASE
A NEW OR
USED VEHICLE

rates as low as
1.99%*APR

**MARCH
MADNESS**

REFINANCE
YOUR AUTO
LOAN WITH US

1.00%*APR
lower than your current rate*

*APR=Annual Percentage Rate. All rates, terms and conditions based on creditworthiness, as well as age and mileage of vehicle and amount borrowed. Offer does not apply to existing vehicle loans currently financed through Afena FCU. Model years 2003 and newer are eligible for this offer. If eligible, Afena will refinance your vehicle loan at a rate that is 1% lower than your current loan rate, or the current Afena FCU posted auto loan rates, whichever is lower. Afena's March Madness loan will not go below the floor of 1.99%. Documentation of current loan rate may be requested at time of application. Afena reserves the right to change or end this promotion without notice. March Madness rates valid March 1 through March 31, 2022, on all eligible vehicles/loans.



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