



eNewsletter

February 2019

Did You Know?

Your 2018 Annual Statements for life insurance are available online.

The AAFMAA Member Center is your gateway to all of your Member account information, available 24/7, whenever you need it. We've just added your 2018 Annual Statement to your account, so you can access it and all of your other online documents right now. Simply log on to the AAFMAA [Member Center](#) and click on "My Documents." If you would like assistance with reviewing your statement or any of your other documents, please call Policy Services at (800) 522-5221, select option 1, then option 1 again.

Tax season is upon us again. Are you ready for the April 15 filing deadline?

The Tax Cuts and Jobs Act of 2017 was the most significant change to federal tax laws in more than 30 years. These changes had deep and far-reaching impacts on long-held pieces of the tax code, including personal and corporate income tax rates, allowable deductions, and tax credits.

Join John Sledgianowski on March 14 for AAFMAA

5 Important Questions to Ask Your Mortgage Lender Before You Shop for a Home



Have you ever walked into a crowded elevator and realized everyone was looking at their phone? More and more, our phones are demanding our attention and keeping us from starting a conversation with those around us. AAFMAA Mortgage Services LLC (AMS) makes a point of having meaningful conversations with each of our customers. By understanding your financial situation and your unique needs and goals, we can design a mortgage program just for you.

Before you start shopping for a home, ask your lender these five questions...

[Continue reading](#) in our [INTEL Center](#).

Tax Reform and Homeownership

Wealth Management & Trust's monthly webinar: "Tax Tips: Practical Tips to Reduce Your Tax Bill." We'll discuss some of the major changes to the federal tax law and how they may impact your personal tax return.

More details will arrive to you via email soon, so stay tuned. In the meantime, you can view past webinars in AAFMAA's [INTEL Center](#).



You've probably heard that Congress recently passed a tax reform bill. Many people are asking if the new tax rules can save or cost them money. The answer is based on many factors that touch almost every aspect of your financial life. Two of the main factors are: your home and your mortgage.

[Continue reading](#) in our [INTEL Center](#).

AAFMAA In the Community

Marine West at Camp Pendleton



For the sixth year in a row, AAFMAA was the proud title sponsor of Marine West at Camp Pendleton in California. AAFMAA's booth was set up right inside the expo doors where SpouseLink Ambassador Andrea Scherpich (Twentynine Palms) and AAFMAA Marketing Coordinator Kathleen Lovito greeted attendees. They introduced booth visitors to AAFMAA products and services. Thank you to all our Members who stopped by the booth to say hi. We look forward to seeing all you East Coast Marines in April at Camp Lejeune for Marine South!



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102 Sheridan Avenue, For Myer, VA 22211
www.aafmaa.com | 1-800-522-5221

DISCLAIMER:

AAFMAA Mortgage Services LLC is an Equal Housing Lender and is a VA-approved lender not acting on behalf, in the direction of, endorsed or sponsored by the Department of Veterans Affairs or any government agency. This is not a commitment to lend or an offer and is for information purposes – Your actual rate, payment and costs could be higher. Not all borrowers will qualify. Get an official Loan Estimate before choosing a loan. This is for VA mortgages (refinance and purchase) only. NMLS ID # 1423968. <http://www.nmlsconsumeraccess.org/>. For further state licensing and disclosures visit www.aafmaa.com/mortgage. 639 Executive Place, Suite 203, Fayetteville, North Carolina 28305. 844-422-3622. Licensed Lender in Alabama 22416, Colorado, Connecticut ML-1423968, Delaware 0243333, Florida MLD1376, Indiana 34842, Iowa MBK-2018-0075, Kansas MC.0025489, Kentucky MC401802, Maryland 22541, North Carolina L-167411, Oklahoma ML011430, Oregon ML-5730, Lender and Broker in Rhode Island 17050098480, Pennsylvania 61781, Tennessee 135339, Lender and Broker in Virginia MC-6685. Contact AAFMAA Mortgage Services LLC for current rates and a full Loan Estimate. This is not an offer and rates displayed may not be available at the time of rate lock. On January 25, 2019 rates and fees for a 30 year term, \$200,000, VA fixed mortgage, with a 720 credit score, in the State of North Carolina were 4.125% with an APR of 4.338%. Loan to value is 100%. Principal Residence. Payment does not include taxes and insurance premiums. The actual payment amount will be greater. Some state and county maximum loan amount restrictions may apply. Payment is \$969.30 (principal and interest only). No prepayment penalties. Not all borrowers will qualify. AAFMAA Mortgage Services LLC is a licensed mortgage lender located at 639 Executive Place, Suite 203, Fayetteville, NC 28305, NMLS # 1423968. Disclaimer date of 1/25/19. Disclaimer will be updated in the event promotional items occur or new licenses for AAFMAA Mortgage Services LLC are finalized.