

MoneyTalk

SPRING 2014

Learn More With QR Codes

This newsletter issue includes QR Codes that link to more credit union products/services and online resources. Simply scan the codes with your cell phone. If you do not have a QR Code reader, you can download one from your provider's applications store.

Member Only GM Vehicle Discounts

Here's your chance to save huge when you are looking to buy a new Chevrolet, Buick or GMC vehicle. General Motors is offering special vehicle pricing for credit union members on the Invest In America website.

For the complete details, scan the QR code or visit our website and click Services & Resources > More Services and then click the lovemycreditunion.org link in the Invest In America description.

There are also other savings available for a variety of brand name products and services. Check it out. Explore your exclusive Members 1st discounts and save!



Earning Your Trust Since 1938

www.membersonenj.org

Don't Miss This Opportunity...

Springtacular Loan Sale!

Borrow the money you need for your warm weather projects or any good reason. You can build it, fix it, buy it or drive home a great vehicle deal. And with our super low rates, it's even more affordable.

- New & Used Vehicle Loans
- Home Equity Line of Credit & Fixed Rate Loans
- Personal Loans
- Vacation Loan Special
- New Driving Sense™ Lease-Like Vehicle Financing. (See details page 6)
- And More!



Make Home Improvements Plus...

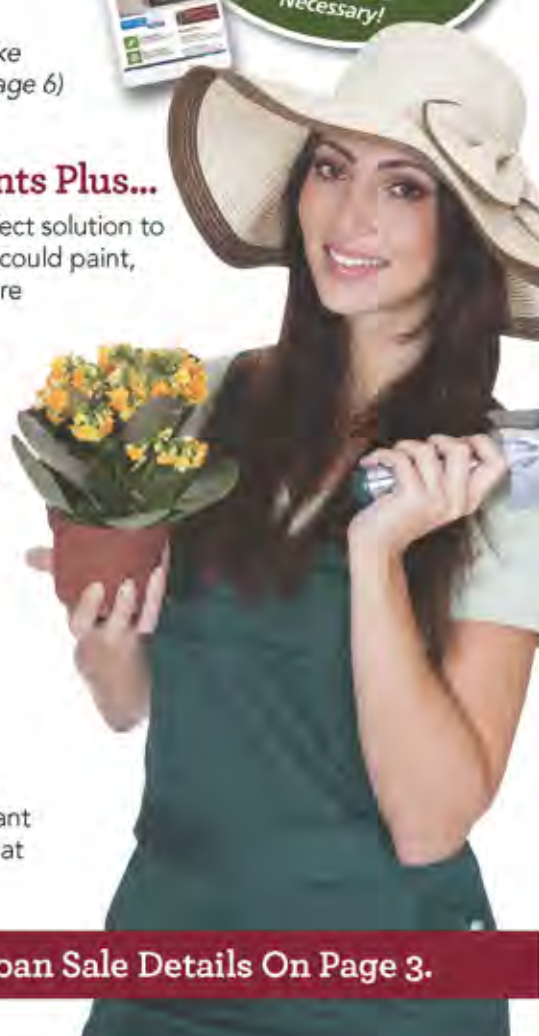
Our Home Equity Loans are the perfect solution to remodel or make home repairs. You could paint, redecorate, build a deck, buy furniture or transform your kitchen or bath. You also could pay for an education or take a well-deserved vacation. The possibilities are unlimited.

Vacation Loan Special...

Get the extra cash you need for hotel stays, rental car fees, airplane tickets, souvenirs or any spring or summertime fun. See page 3 for special rate.

First Mortgages & Refinancing Too!

Take advantage of today's low rates while they last. Buy the home you want or refinance the mortgage you have at another financial institution.



More Springtacular Loan Sale Details On Page 3.

President's Message



Members 1st relies on member volunteers to help govern your credit union and accomplish a variety of credit union activities.

Our member volunteers are directly involved in the supervision and direction of your credit union. And because they are members like you, they always have your best financial interests in mind. It's what makes us different, and we believe better, than profit-driven financial institutions.

For example, your elected Board of Directors and Supervisory Committee are all dedicated volunteers. We also have members that help us with special events. Without their help, it would cost significantly more to manage your credit union, and that would affect the quality of the financial services we offer. That's why we sincerely appreciate their contributions to our growth and success. Without them, the cost of credit union services would be much higher. They deserve a thank you from all of us.

To learn more about how your volunteer Board of Directors and Supervisory Committee function, see the complementary article on this page.

Cordially,

Eileen Crean

Eileen Crean
President/CEO



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What Does Your Board of Directors & Supervisory Committee Do?

Your Board of Directors is responsible for the overall direction and financial strength of your credit union. Their primary duties include setting policy, defining our strategic direction and monitoring our operations to achieve your credit union's objectives and goals. The Board also presents a progress report at every annual meeting.



Board members are elected by our membership for a three year term. Qualifications to become a candidate for the Board of Directors include being able to understand basic financial statements and being able to think strategically. Candidates must also understand the credit union philosophy and have a desire to help our members reach their financial goals.

Our Supervisory Committee is appointed by the Board of Directors. The committee is responsible for safeguarding the credit union's assets and protecting the financial interests of our members. Their primary responsibility is to hire an auditing firm to conduct the annual Supervisory Audit. The committee must also ensure that the proper internal financial controls are in place and that our credit union is in compliance with all state and federal regulations.

Qualifications to become a member of the Supervisory Committee include being able to understand and critically examine and question financial statements and understand our internal controls and all applicable laws and regulations.

Our Board of Directors and Supervisory Committee are member volunteers dedicated to providing you with the best possible accounts and services. They deserve a sincere thank you from all of us for their hard work.

Protect Yourself & Your Family

When you borrow the money you need for any reason, an unexpected life event could make your loan payments difficult or impossible. Suddenly, you and your family would be facing a financial hardship you don't deserve.

There is an affordable solution. Simply take advantage of Member's Choice™ Borrower Security protection. It will cancel your loan balance or waive your loan payments without penalty or added interest up to the program's maximums. This unique protection covers:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment



Member's Choice™ Borrower Security is not an insurance product. It is loan payment protection. For the complete details, call or stop by the credit union.

Your purchase of Member's Choice Borrower Security is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Member's Choice Borrower Security. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

Springtime

Loan Sale Savings! For Your Warm Weather Reasons



New & Used Vehicles

As Low As

2.00%
APR*

Up to 4 Years Old

Terms Up To 84 Months



Vacation Loan Special

Rate of

7.50%
APR*

Borrow up to \$5,000

Term of 18 Months

ENTER TO WIN Apple® iPad Mini - 16 GB Wi-Fi

No Purchase Necessary!

iPad Mini Sweepstakes

Enter to win! There's no loan purchase required. Simply complete the attached form. Even better, earn up to 10 additional entries when you take advantage our special loan savings.

- \$3,000 to \$4,999 Loan – Earn 3 Additional Entries
- \$5,000 to \$9,999 Loan – Earn 5 Additional Entries
- \$10,000 to \$20,000 Loan – Earn 8 Additional Entries
- \$20,000 or \$30,000 Loan – Earn 10 Additional Entries



Used Vehicles

As Low As

3.50%
APR*

Over 4 Years Old

Terms Up to 60 Months



Personal Loans

As Low As

8.45%
APR*

Line of Credit Available



Home Equity Loans

As Low As

4.00%
APR*

Fixed Rate 80% of LTV

Sweepstakes Entry Form

Enter to win an iPad Mini. Sweepstakes form must be complete to be a valid entry. Return or mail to any Members 1st branch office.

Name

Address

City

State

Zip

Phone

Email Address:

Sweepstakes Rules: No loan or purchase is necessary. By entering you agree to the sweepstakes rules. The entry form must be complete to be eligible for the drawing. The sweepstakes is open only to legal residents of the United States 18 years of age or older. All federal, state and local laws and regulations apply. Void where prohibited by law. Members 1st of New Jersey Federal Credit Union will not be responsible for lost, late or misdirected entries and has the right to disqualify invalid entries. All winners will be drawn at random by August 1, 2014. The winner does not have to be present to win. All entries must be received by the end of the business day July 31, 2014. One sweepstakes entry form per person.

**Don't Wait Too Long -
Sale Ends July 31, 2014.**

**Stop By Any Branch
or Apply Online!**



*APR = Annual Percentage Rate. Rates are subject to change without notice. Rates shown are for qualified borrowers. Your rate may vary based on your credit history.

Home Improvement Paybacks

Getting Your Money's Worth

The added comfort, convenience and enjoyment home improvements offer may be enough to go ahead with any project, but if there is the possibility you might sell your home within the next two or three years, here are the current paybacks for some of the most common improvements.

2014 Average Paybacks Mid-Atlantic Region*

PROJECT COST	PAYBACK
Attic Bedroom	76.0%
Basement Remodel	60.0%
Bathroom Addition	54.8%
Bathroom Remodel	50.0%
Deck Addition (wood)	64.0%
Deck Addition (composite)	66.0%
Entry Door Replacement (fiberglass)	70.0%
Entry Door Replacement (steel)	93.0%
Family Room Addition	58.0%
Garage Addition	58.0%
Garage Door Replacement	84.0%
Home Office Remodel	42.0%
Master Suite Addition	57.0%
Minor Kitchen Remodel	68.0%
Roofing Replacement	58.0%
Siding Replacement (vinyl)	69.0%
Sunroom Addition	44.0%
Window Replacement (vinyl)	68.0%
Window Replacement (wood)	67.0%
Second Story Addition	60.0%

One of the worst paybacks is adding a pool, with only a 5-15% payback. Among the best is a new heating system at 100% and air conditioning at 75%.** Your actual payback will depend on a number of factors, including the real estate market, property values, plus the extent of your improvements. For example, don't expect a high payback if you increase the value of your home beyond the value of other homes in your neighborhood.

Financing Home Improvements

When you need to finance your home improvements, come to Members 1st. We can help you choose the best option, whether it's a low Fixed Rate Home Equity Loan with a repayment term up to 15 years, or a Home Equity Line of Credit. A Green Loan is also available. For the details, call or stop by the credit union branch nearest you.

*Source: www.modeling.hw.net for 2014, Mid-Atlantic Region.

**Source: askmen.com



Car-Buyers Road Map

The Keys To A Better New Or Used Vehicle Deal

1 Choose the Vehicle You Want

Compare models, accessories, prices and trade-in value online.

- CUDL[®] Car Smart - Car Buying Resources
- NADA - Pricing Guide
- Kelley Blue Book - Pricing Guide



2 Get Your Loan Pre-Approved

Get a better loan rate. Negotiate a better price.

3 Driving Sense[™] Lease-Like Option

Get a lower monthly payment. Save big!

4 Loan Payment Protection

Get Member's Choice[™] Borrower Security for the unexpected.





5 GAP Insurance Protection

Protect your investment if vehicle is stolen or damaged beyond repair.

6 Affordable Extended Warranties

Your credit union has affordable extended warranties.

7 Visit the Dealerships

Use your pricing research and loan preapproval to negotiate the best deal.

8 Drive Home Your Vehicle Deal!

Your new or used vehicle deal is finalized at the dealership.

Three Convenient Locations

Vineland, Bridgeton &
Woodstown, New Jersey



1. Choose the Vehicle You Want

Take advantage of the online vehicle research and resources you need, including car buying tips, reviews, ratings, CarFax®, price quotes and more. Check out our CUDL® Car Smart Resources, plus NADA and Kelley Blue Book pricing guides. Scan the QR Code on the Car-Buying Road Map.

2. Get Your Loan Pre-Approved

You'll know what your monthly payment will be based on what you want to spend, not based on the dealer's financing plan that often includes higher vehicle and loan costs. With your financing already in place, you can negotiate the best possible price. Speeds up the car buying process too.

3. Driving Sense™ Lease-Like Option

If you have been thinking about leasing, there is a better choice. Our Driving Sense™ program is similar to leasing, but it has many money saving advantages, including a lower monthly payment. For more details, see page 6 in this newsletter.

4. Loan Payment Protection

Member's Choice™ Borrower Security is affordable loan payment protection. Protected events include loss of life, disability and involuntary unemployment.

5. GAP Insurance Protection

When your vehicle is stolen or damaged beyond repair, your insurance company may only pay what your new or used vehicle is worth, not your total loan balance. MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP) is the affordable insurance that covers the difference between your new or used vehicle's value and your loan balance. Ask for the details.

6. Visit the Dealerships

Armed with your new or used vehicle loan preapproval and your online research pricing, you can now negotiate the best possible deal. If you go to the dealer without loan preapproval, never sign anything without calling the credit union first. You could end up paying a higher interest rate and financing costs.

If you feel pressured in any way, don't be afraid to walk out of the dealership. Experts recommend that you should never buy the same day you shop around. You'll get a better deal when you compare prices and services at up to three dealerships over at least two days.

7. Affordable Extended Warranties

Never worry about new or used vehicle repairs. You can eliminate unexpected expenses with your credit union's affordable bumper-to-bumper extended warranties and mechanical breakdown insurance. Ask for the details.

8. Drive Home Your Vehicle Deal!

Give us a call or visit www.memberonenj.org to finance your next vehicle deal.

NEW BRIDGETON BRANCH NOW OPEN



Our new full-service Bridgeton Branch is open for business. Now it is even easier to come to the credit union. The new branch is located at 654 Shiloh Pike, Bridgeton, NJ 08302. Business hours are Monday to Friday 10:00 AM to 5:00 PM.

Reality Fair A Wakeup Call For Students



Members 1st sponsored its first Reality Fair at the Thomas Wallace Middle School on Friday, March 28th this year. Over 180 eighth grade students participated.

A Reality Fair is an interactive financial literacy program that provides a unique opportunity for students to experience some of the financial challenges they will face when they start life on their own. It's a hands-on program where students choose a career choice and a starting salary. They then have to budget their income to pay for the basics, such as housing, utilities, transportation, clothing and food. Additional expenditures such as entertainment and travel are factors they must also consider. The program was a great success and a wakeup call for the students who participated.



FEDERAL CREDIT UNION

Earning Your Trust Since 1938

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NEW! Better Than Leasing! Driving Sense™ Financing Get A Lower Monthly Payment...

If you have been thinking about leasing, there is a better choice. Our Driving Sense™ program is similar to leasing, but it has many money saving advantages, including a lower monthly payment.

- Up to 100% financing for qualified borrowers.
- Vehicle is titled in your name.
- 12,000, 15,000 or 18,000 per year mileage options
- No upfront first or last payment
- No early payoff penalty
- Sell, trade, refinance or return the vehicle at loan maturity.
- No early payoff penalty (if you choose to return your vehicle)



Your monthly payment is lower because Driving Sense™ calculates it based on what your vehicle will be worth the year your financing is scheduled to end. That can save you thousands of dollars over the life of your loan. Here's an example:

	Conventional Loan	Driving Sense™
Loan Amount	\$27,650	\$27,650
Interest Rate	4.00%	5.00%
Number of Payments	48	47
Monthly Payment	\$598.34	\$457.15
Residual Value	\$0	\$8,575

Driving Sense™ would save you \$141.19 per month!**

Stop by the credit union or apply online. Scan the QR Code for an application. Don't miss this opportunity to get the new or used vehicle you want plus a lower monthly payment. Apply today!

*APR= Annual Percentage Rate. Rates may change without notice. Rates shown are for qualified borrowers. Your rate may vary based on your credit history.

**The chart is an example. The actual rate and terms can vary and are subject to change. The above monthly payment includes the cost for residual value protection that gives you the right to return the vehicle on the loan termination date and protects you against any decline in the projected residual amount.



Member Alert: The Heartbleed Bug

The Heartbleed Bug is the latest Internet data security issue. Actually, it has been around for over two years but only has been recently publicized. Unfortunately,

your personal information could be at risk through major brand name and financial websites. If you haven't heard of this security breach, you can learn more in a CNET.com article online. Simply scan the QR Code below.



Personal Loan Solution

Members 1st Personal Loans are the fast and affordable way to consolidate small debt, buy furniture and appliances, make home repairs and pay unexpected expenses.

Personal Loan

As Low As 8.45% APR*
Terms Up To 60 Months
Borrow Up To \$10,000

Personal Line of Credit

Line of Credit As Low
As 8.95% APR*
Revolving Variable Rate
Borrow Up To \$10,000

Choose a Fixed Rate Personal Loan when you want to borrow a set amount or a Personal Line of Credit when you want to borrow money as you need it. Both loans have lower interest rates and save you money compared to store credit cards and loans elsewhere. Even better, no collateral is required. Apply today.



*APR = Annual Percentage Rate. Rates shown are for qualified borrowers. Your rate may vary based on your credit history. Contact the credit union for complete details.



Refer A New Member Group!

When you refer a group, you are passing on the savings to your friends and family, plus helping your credit union grow. Becoming one of our member groups is easy and there is no cost to the company or organization. Simply complete the form below or call the credit union with your referral(s).

You can check to see if your referral is already a Member Group online. Scan the QR Code in this article or Click About Us > Member Groups on our website (www.membersonenj.org).



Employer/Organization Referral Form

Return the form below to any credit union branch or give it to your group referral and have them mail it to: Members 1st of NJ, Membership Referrals, 37 West Landis Avenue, Vineland, NJ 08360. We'll promptly contact your referral and invite them to join the credit union.

Your Name Member #

Group Name

Contact Name

Address

City State Zip

What Are You Waiting For?

Why pay more? There's no balance transfer fee. Simply transfer the high interest credit card balances you have elsewhere to a new or current Members 1st VISA® Platinum Credit Card.

1% Rebate On Purchases!

You'll also appreciate the special features and the 1% rebate on purchases. Don't miss this chance to save. It's everything you want in a credit card.

- ✓ No Annual Fee
- ✓ No Balance Transfer Fee
- ✓ No Cash Advance Fee
- ✓ 1% Rebate On Purchases
- ✓ Rates as low as 9.50% APR*
- ✓ 25-day Interest-free Grace Period on Purchases
- ✓ ATM Cash Advances

Start Saving Today!

Applying is quick and easy. Stop by or apply online.

Scan the QR Code to download an application. Don't miss this opportunity to save instantly!

*APR = Annual Percentage Rate. Rates shown are for qualified borrowers. Your rate may vary based on your credit history. Complete credit card and balance transfer details are available at the credit union.



Access Your Accounts At Over 5,000 Credit Unions

Your credit union is a member of the CO-OP Shared BranchSM network. The network includes over 5,000 credit unions and self service locations where you can access your accounts and conduct many of the same transactions you do at Members 1st.



We are also part of the CO-OP ATMSM and NYCE[®] surcharge-free ATM networks. From any computer, cell phone or tablet with Internet access, you can locate a surcharge-free ATM 24 hours a day. Simply bookmark www.co-opatm.org and www.nyce.net.

You can also download the CO-OP ATMSM and NYCE[®] mobile applications for Android and Apple[®] cell phones and tablets. Simply click Resources & Services > CO-OP Shared BranchSM on our website. You can also scan the QR Codes in this article.





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Vineland, NJ 08360

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A PUBLICATION FOR MEMBERS 1ST
OF NJ FEDERAL CREDIT UNION

In This Issue

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- Protect Yourself & Your Family
- Home Improvement Paybacks
- Car-Buyers Road Map
- Driving Sense™
- What Are You Waiting For?
- And More!



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Touch Tone Teller (TTT)*:
1-888-406-9645

www.membersonenj.org

Vineland Office

37 West Landis Avenue
Vineland, NJ 08360
Phone: 856-696-0767
FAX: 856-696-3579

Office Hours:

Monday - Wednesday, 9:00 am - 5:00 pm
Thursday - Friday, 9:00 am - 6:00 pm
Saturday, 9:00 am - 1:00 pm

Bridgeton Office

654 Shiloh Pike (Rt. 49)
Bridgeton, NJ 08302
Phone: 856-453-9094
Fax: 856-453-8818

Office Hours:

Monday - Friday
10:00 am to 5:00 pm

Woodstown Office

9 North Main Street
Woodstown, NJ 08098
Phone: 856-769-3452
Fax: 856-769-3455

Office Hours:

Monday - Friday
9:00 am to 5:00 pm

Holiday Closings

Memorial Day

Monday, May 26, 2014

Independence Day

Friday, July 4, 2014

Labor Day

Monday, September 1, 2014

Columbus Day

Monday, October 13, 2014

Thanksgiving

Thursday, November 27, 2014

Christmas

Thursday, December 25, 2014

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Make fast and
secure deposits with
Direct Deposit and
Payroll Deduction.
Ask for the details!

