

# MoneyTalk

A PUBLICATION FOR  
MEMBERS 1ST OF NJ  
FEDERAL CREDIT UNION

SPRING 2017

## SPRING FORWARD ON *Savings*

INSIDE:

"BEAT THE CLOCK" LOAN SALE

ANNUAL MEETING

YOUTH MONTH

UP TO 1%  
DISCOUNT  
ON NEW AND  
USED AUTO  
LOANS!

# EVERYTHING IS *Greener in Spring...*

## WITH OUR "BEAT THE CLOCK" LOAN SALE

We'll help fill your pockets with the easy money you need for a new car, just in time for spring. Spring forward – and save with great low rates and flexible payment plans. The sooner you apply, the more you'll save.

Hurry and apply before time runs out. Loan applications received and approved during these dates will include special discounts:

🌸 **April 1-April 28** 🌸

1% rate discount\*

🌸 **April 29-May 12** 🌸

.50% rate discount\*

🌸 **May 13-May 31** 🌸

.25% rate discount\*

And through May 31st, enjoy the bonus of **NO PAYMENTS FOR 60 DAYS.**



**APPLY EARLY, SAVE BIG**

### New and Late-Model Vehicle Loans

(Model years 2012-2017 for up to 60 months)

**April 1-April 28**

As low as  
**.75%<sub>APR</sub>\***

**April 29-May 12**

As low as  
**1.25%<sub>APR</sub>\***

**May 13-May 31**

As low as  
**1.50%<sub>APR</sub>\***

### Used Vehicle Loans

(Model years 2011 and older for 60 months)

**April 1-April 28**

As low as  
**2.50%<sub>APR</sub>\***

**April 29-May 12**

As low as  
**3.00%<sub>APR</sub>\***

**May 13-May 31**

As low as  
**3.25%<sub>APR</sub>\***

**Apply at [www.membersonenj.org](http://www.membersonenj.org), in person or by phone. Hurry! Offer ends May 31, 2017.**

\*Good on new loans or loans refinanced from another institution. APR=Annual Percentage Rate. APR may vary based on creditworthiness, loan amount, security offered and combined Loan-to-Value (LTV). Rates shown are for qualified borrowers and subject to credit score, age of vehicle and term. Contact the credit union for complete details. Rate discounts illustrated are good until the end dates only. The 1% discount ends on April 28, 2017; the .50% discount begins on April 29, 2017, and ends on May 12, 2017; and the 0.25% discount begins on May 13, 2017, and ends on May 31, 2017. First loan payment may be deferred for up to 60 days from loan closing date; interest will accrue from the date the loan is closed.

## It's Annual Meeting Time

**Tuesday, May 23rd at 6 PM**

**Vineland Office**

37 Landis Avenue  
Vineland, NJ 08360

Join us for refreshments and prizes! All are welcome to attend and learn more.



**RSVP by calling  
1-866-858-3464**

## Join Us for SHRED DAY!

Protect your information and prevent identity theft. Bring your personal or confidential documents to the credit union and shred them for FREE!\*

**Saturday, April 29th**

**9 AM - 11 AM**

**Vineland Office**

37 Landis Avenue  
Vineland, NJ 08360

\*Limited to 5 boxes.  
Please, no binders, metal  
or plastic items.



# Does Your Home Need A Makeover?

## The Sky's the Limit!

Are you longing for a new kitchen or bath? A dream vacation or a new car? Consider a fixed-rate Home Equity Loan from Members 1st! Rates are excellent, payments affordable, and the interest you pay may be tax deductible – consult your tax advisor.

### Fixed Rate Home Equity Loans

Rates as low as **3.75% APR\***

Borrow up to \$150,000 • 5 to 20-Year Terms

**Receive a \$25 Home Depot Gift Card and chance to win a \$500 Visa Gift Card!**

\$15,000+ = 2 entries   \$25,000+ = 3 entries   \$50,000+ = 4 entries   \$75,000+ = 5 entries   \$100,000+ = 6 entries

The more you borrow, the greater your chance of winning! Get Your Projects Done!

**Apply at [www.membersonenj.org](http://www.membersonenj.org), in person or by phone. Offer good through July 31, 2017.**

\*APR = Annual Percentage Rate. Rates effective April 1, 2017 and subject to change. Variable Rate Based on Prime Rate. Borrow up to 70% or 80% Loan-To-Value. Interest you pay on the loan or line may be tax deductible, consult your tax advisor. Any member may enter to win the \$500 Visa Gift Card. Minimum loan amount of \$15,000 to qualify for \$25 Home Depot Gift Card.

## April is National Credit Union Youth Month™

**We're celebrating our youth during the month of April.**

### Teach Your Little Owls to Fly

The first step to teaching your kids about money is talking about money. "The most effective way to teach is by having frequent discussions and don't ever lecture," says Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions."

### For Example:

- When dining out, talk about the price difference between menu options; if your child selects the more expensive, talk through what you might have to give up later in the week.
- Involve kids in the budgeting process and solicit input.

- Enlist kids in saving goals – no one watches you more closely than your kids, so they're natural accountability partners!
- Open a youth savings account at Members 1st, so your kids can start saving for something meaningful.

### During April, your child could win...

**Youth members age 12 and under who make a deposit in April will receive a gift and chance to win a \$100 ToysRUs gift card! The drawing will be held on May 5, 2017.**

Give a Hoot About  
Saving™  
CREDIT UNIONS CELEBRATE YOUTH™



# Sprint<sup>®</sup>



## Get a \$100 Cash Reward for Every New Line

**This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint<sup>®</sup>.**

### Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint<sup>®</sup>.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line

### Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards<sup>®</sup> app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

**Make the switch today and save with the Sprint Credit Union Member Cash Rewards!**

## Holiday Closings

### Memorial Day

Monday, May 29, 2017

### Independence Day

Tuesday, July 4, 2017

### Labor Day

Monday, September 4, 2017

## GO GREEN! Sign Up for eStatements, the better way to receive your info.

eStatements are a more secure way to receive your information. They protect your identity, and you'll receive your information sooner. They also prevent paper waste and help preserve our natural resources. Enroll at [www.membersonenj.org](http://www.membersonenj.org).

### Vineland Office

37 West Landis Avenue  
Vineland, New Jersey 08360  
Phone: 856-696-0767  
Fax: 856-696-3579

### Office Hours

Mon. – Wed. 9 am – 5 pm  
Thurs. – Fri. 9 am – 6 pm  
Sat. 9 am – 1 pm

### Woodstown Office

9 North Main Street  
Woodstown, New Jersey 08098  
Phone: 856-769-3452  
Fax: 856-624-4144

### Office Hours

Mon. – Fri. 9 am to 5 pm

### Bridgeton/Hopewell Office

654 Shiloh Pike, Unit G  
Bridgeton, New Jersey 08302  
Phone: 856-453-9094  
Fax: 856-378-7933

### Office Hours

Mon. – Fri. 10 am – 5 pm  
Sat. 9 am – 12 pm

Connect with us!



## Better Banking With You In Mind!

*Family and co-workers can join, too. Know of someone else who could use these great deals? Refer them to Members 1st today!*



**Members 1<sup>st</sup> of NJ**  
FEDERAL CREDIT UNION  
*Better Banking With You In Mind*

