

# MoneyTalk

WINTER 2016

## Save With FREE Checking!

How is our account different from the others? At Members 1st, there is no minimum balance requirement, no per check fees, plus you receive unlimited transactions and easy account access. Other FREE PERKS include:

- Visa Debit Card
- Our 24/7 Virtual Branch
- Convenient Mobile Banking
- Instant Remote Deposit Capture
- Easy Bill Pay
- Access to thousands of surcharge-free CO-OP ATMs

Open your account today or learn more at [www.membersonenj.org](http://www.membersonenj.org). Feel good about saving money with our FREE checking!



## Need To Pay Down Holiday Debt?

See Inside for Options!



**Members 1<sup>st</sup> of NJ**  
FEDERAL CREDIT UNION

Earning Your Trust Since 1938

[www.membersonenj.org](http://www.membersonenj.org)

## A New Car Makes Winter Driving A Breeze... SO WILL OUR GREAT RATES!

New and Used Auto Loans As low as **1.75% APR\***

Where we live, getting around safely in the winter is non-negotiable. Simply put, it's a must to be able to rely on your car. But if you can't, it might be time to buy a new one with a loan from Members 1st. Our low rates can help you get behind the wheel of something better – so you feel confident driving.

- Excellent rates as low as 1.75% APR\*
- Low monthly payments
- No fees or prepayment penalties

### Like your car, but not the payments?

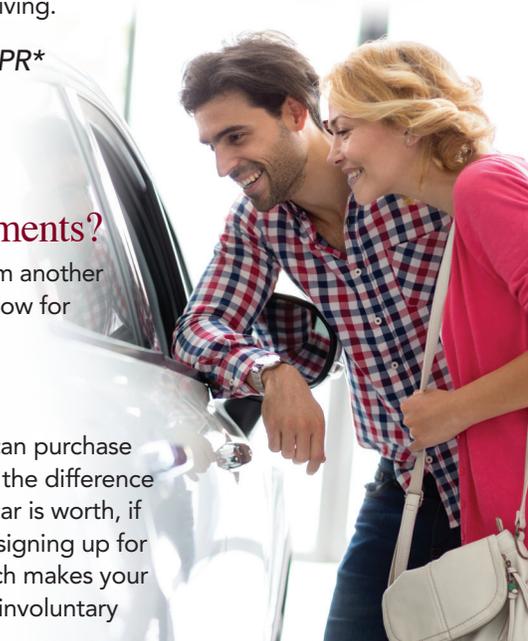
Consider refinancing a high-interest loan from another lender with us. You can free up some cash flow for added peace of mind.

### There's more!

When you buy a new car or refinance, you can purchase low-cost GAP coverage. This program pays the difference between your loan balance and what your car is worth, if your car is totaled or stolen. Also, consider signing up for Member's Choice™ Borrower Security, which makes your loan payment in case of death, disability or involuntary unemployment.

Make winter driving a breeze! Apply today at [www.membersonenj.org](http://www.membersonenj.org), in person, or by phone.

\*APR = Annual Percentage Rate. Rate subject to change without notice. APR may vary based on creditworthiness, loan amount, and security offered. Rates shown are for qualified borrowers. Rates are subject to credit score, age of collateral and term. See credit union for the complete details.



## Joining The Credit Union Is The Way To Go!

You already know that. Now you have to share this with your children, siblings, parents, and grandparents, and have them join.

Tell your family that the credit union offers competitive rates on savings and investment accounts, low loan rates, few fees, convenient and online services, safety and soundness, and so much more.

Stop by or give us a call to get membership applications for your family members today!

# President's Message



Keeping your account information secure is a priority at Members 1st. We've received feedback that fraudsters are making calls to solicit personal information. As our member, we will never ask for your personal information. Why? Because we already have your information. The same is true for all reputable businesses. Please, never give information to anyone you don't know and trust.

Along with staff who focus on your security, we protect your data at every level internally – with the highest level of encryption available. Our Debit and Credit Cards also have security measures in place to track possible fraud. Visa offers added protection as well with its zero liability guarantee. And, our core processing system looks for unlikely transaction patterns to alert us to fraud.

We appreciate the trust you've placed in us. Remember to refer your family and friends to Members 1st; tell them about the service you receive and measures we take to keep your information safe.

Kind Regards,

*Eileen Crean*

Eileen Crean  
President/CEO



## Debit Card Tip: Choose Credit At Checkout

When using your Members 1st Debit Card, choose credit at the point of sale. It's safer and provides you with Visa's Zero Liability Purchase Protection. It's another great benefit of banking with us!



*Earning Your Trust Since 1938*

[www.membersonnj.org](http://www.membersonnj.org)

# Say Goodbye To Expensive Holiday Debt!

Consolidate debt into one easy payment or use the funds for any need.

## PERSONAL LOANS

- Rates as low as **7.45%** APR\*
- Up to \$20,000

Pay off debt and consolidate payments into one manageable payment, or buy yourself something special. You can do it all with our Personal Loan at rates as low as 7.45% APR.\*

## HOME EQUITY LOANS

- Rates as low as **3.75%** APR\*
- Up to \$150,000
- 70% or 80% LTV (Loan-to-Value)
- 5, 10, 15 and 20-Year Terms

If you're a homeowner, tap into your home's equity with a low-cost Home Equity Loan. You can consolidate debt, buy a new car, pay for college, or even make an improvement at home. Also important, you may benefit from a tax deduction. (Check with your tax advisor.) Trust our local service and save with competitively priced closing costs.

\*APR = Annual Percentage Rate. Rate subject to change without notice. APR may vary based on creditworthiness, loan amount, security offered, and for home equity products, the combined Loan to Value (LTV). Rates shown are for qualified borrowers. Rates are subject to credit score, age of collateral and term. See credit union for the complete details.



## Student Scholarships Available!

### Deadline for Application: April 1, 2016

Members 1st is taking part in the New Jersey Credit Union League's Youth Involvement Board's 2015-2016 statewide scholarship program. If you're a high school senior and member, you can apply! The scholarship will award \$1,000 to the winning student and their chosen accredited educational institution.

Judging will be based on academic performance, extracurricular activities, community service, and leadership roles. Download your application at <https://www.membersonnj.org/youth-involvement-boards-2015-2016-scholarship-program/>, and email it to Jayne Headley ([jheadley@membersonnj.org](mailto:jheadley@membersonnj.org)) by April 1, 2016. Good luck!

## Never Far From Your Money Our Virtual Branch and Mobile Banking Keep You Connected 24/7

Sit back and relax. Our online and mobile services are available wherever you are – whether you're online or on-the-go.

- Check account balances
- Make remote deposits
- Transfer funds between accounts
- View eStatements
- Receive alerts
- Pay bills

Visit [www.membersonnj.org](http://www.membersonnj.org) to get started, or watch our video on Mobile Banking at <https://www.onlinebanktours.com/oec/index.php?b=2149&c=21693>.



# Cyber Security Update

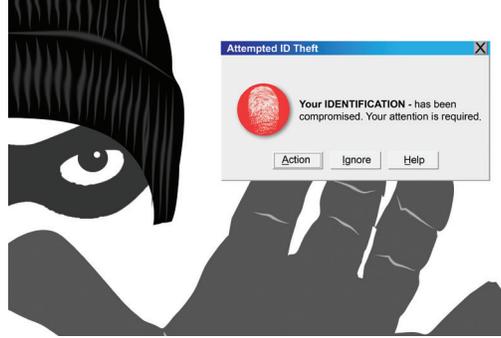
If you're asked to provide personal information, by phone or email, in person, or even by mail, please do not share it. Remember, we will NEVER solicit you for this information. Here are more fraud prevention tips to keep your data safe:

**Sign up for alerts.** They can notify you when balances reach a certain level or withdrawals are made from your account. Alerts can also help with purchase decisions.

**Monitor your credit report.** Access your free credit report via [www.annualcreditreport.com](http://www.annualcreditreport.com) or other sources. This regular review helps to catch fraud or errors which can impact your credit score.

**Use complex passwords and change them regularly.** An important security measure, keep all of your online and mobile passwords complex with alpha-numeric combinations. Change them every 90 days. And, don't save passwords on a mobile device or laptop.

**Lock your smartphone.** Often a forgotten step, it's critical to keep your phone locked with a password only you know.



# Why An IRA Is A GREAT Idea



Save for retirement and garner potential tax savings. Is a tax refund coming your way? Consider investing the funds in an Individual Retirement Account at Members 1st. We offer many versatile options. Plus, you may be able to earn a tax benefit for next tax season. If you need a tax break for 2015, invest in an IRA to qualify for this tax season – April 15th is the deadline. Your tax advisor can answer specific questions on how an IRA can favorably impact your tax situation.

For more, visit [www.membersonenj.org](http://www.membersonenj.org) or stop in today. One of our representatives can get you started and explain the benefits of investing in an IRA. And remember, it's never too early (or too late) to start saving for retirement!

## Sign Up For eStatements

They're the best way to receive your credit union information.

- Safe and secure
- Available quickly, anytime
- View online from any device
- Eliminate paper waste

## New Contact Information?

If you have a new residence address, phone number, email address, or have changed your name, please notify us. It's important that we have your current information. Thank you.



## Taxes Done Right.

As our member, you don't need to be a tax expert to get your taxes done right. Our convenient TurboTax® service translates taxes into easy questions about your life and puts everything in the right forms for you. Take advantage of:

- Step-by-step guidance on a range of tax preparation services
- Your maximum refund guaranteed
- 100% accurate calculations
- Connections with tax professionals anytime and year round

START FOR FREE TODAY!

Visit <https://www.membersonenj.org/tax-time-with-turbotax/> to learn more.

## Time To Switch To Sprint?

Looking for a good reason to switch your wireless company? How about this – as part of your benefits, you're eligible for exclusive savings with the Sprint Credit Union Member Discount:

- Get a 10% discount (15% for business accounts) on select regularly priced Sprint monthly data service.
- March 1, 2016 - April 7, 2016, members that activate a new Sprint account will be eligible for a \$100 gift card.

Visit [www.Sprint.com/](http://www.Sprint.com/) to verify or download the "Love My Credit Union Rewards" app in the Apple App Store or Google Play. You'll need to verify your membership and include a Corporate ID: NACUC\_ZZM for consumers and NACUC\_ZDS\_ZZM for businesses.

Visit [www.membersonenj.org](http://www.membersonenj.org) to learn more.



## In This Issue

- Say Goodbye To Expensive Holiday Debt!
- Student Scholarships Available
- Never Far From Your Money
- Taxes Done Right
- Time To Switch To Sprint?
- Why An IRA Is A Great Idea
- PLUS Much More!

**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: 856-378-7933

**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: 856-624-4144

**Office Hours:**  
Monday - Friday  
9:00 am to 5:00 pm



## Holiday Closings

**Presidents Day** Monday, February 15, 2016  
**Memorial Day** Monday, May 30, 2016  
**Independence Day** Monday, July 4, 2016

## Annual Meeting Announcement

Join us for this informative session.  
May 24, 2016 at 6:00 p.m.  
Vineland Office

## Scholarship Deadline April 1, 2016

Email entries to  
[jheadley@membersnenj.org](mailto:jheadley@membersnenj.org)