

# MoneyTalk

WINTER 2014

## Member Only GM Vehicle Discounts



Here's your chance to save big when you are looking to buy a new Chevrolet, Buick or GMC vehicle. General Motors is offering member only special vehicle pricing through the Invest In America website.

There are also other discounts available for a variety of brand name products and services. Get the complete details online. Go to our website and click Services & Resource. See Invest In America and click [lovemycreditunion.org](http://lovemycreditunion.org).



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

# THINK HUGE!

## Super-Sized Loan Savings

Don't miss this opportunity to save really big. You can borrow the money you need for any good reason. Simply choose the loan you want and lock in your incredibly low rate. You'll appreciate the super-sized savings, flexible terms and hassle free loan process.

- **New & Used Loans**
- **Personal Loans**
- **And More (including Mortgages)**
- **VISA Credit Cards**
- **Home Equity Loans**

### Refinance & Save Instantly...

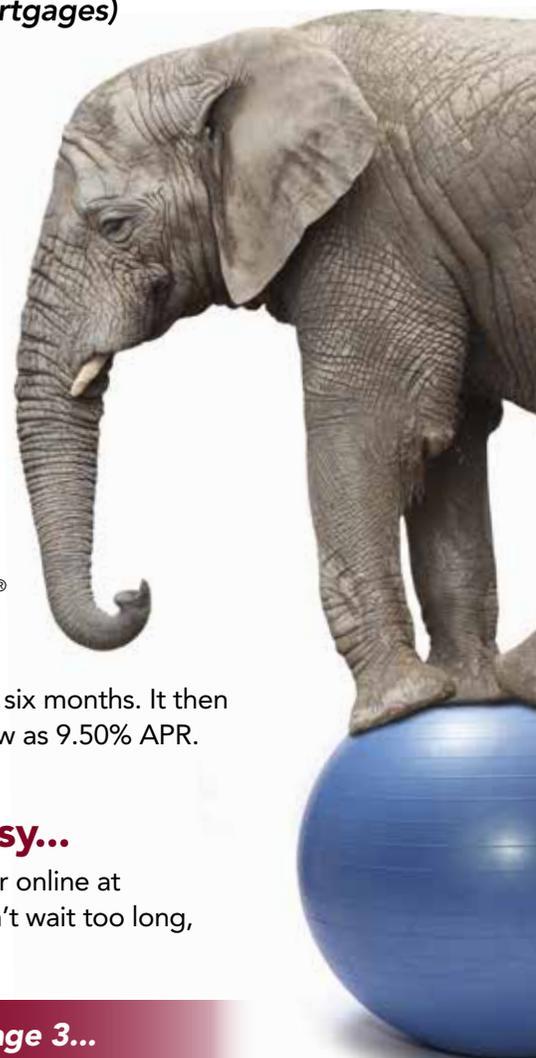
You can save even more when you refinance loans or transfer credit card balances you have elsewhere, including mortgages. Don't miss this opportunity!

### Special 0% Credit Card Balance Transfer Rate

Transfer high interest credit card balances you have elsewhere to a new or current Members 1st VISA® Platinum Credit Card. There's no balance transfer fee plus a special 0% APR introductory rate for a full six months. It then reverts to your regular rate – as low as 9.50% APR. Special offer ends April 30, 2014.

### Applying Is Fast & Easy...

You can apply at the credit union or online at [www.membersonenj.org](http://www.membersonenj.org). But don't wait too long, rates this low won't last forever.



**Check out the savings on page 3...**

# President's Message



What is the total value of your credit union membership? That depends on whether you are taking full advantage of the loans, accounts and services we offer. Simply put, the more you use, the higher the value.

In fact, compared to other financial institutions, you could be saving hundreds, if not thousands of dollars every year. The reason your membership can have such a high value is simple. We are a not-for-profit financial cooperative. We return our excess earnings in the form of the best possible loans, accounts and money management services. It's what I believe makes your credit union different and better than other financial institutions. We are more like a financial family.

If you are not taking full advantage of your credit union membership, I encourage you to take a closer look at the many financial services available to you. See for yourself how you could make your financial life easier and more convenient. If you have any questions, please do not hesitate to call or stop by the credit union. You can also learn more online.

As we begin the new year, I would also like to take this opportunity to thank you and all of our members for your continuing support. Without you we would not be the credit union we are today.

Cordially,

*Eileen Crean*

Eileen Crean  
President/CEO



## Faster, Easier & More Convenient 24/7 Mobile Banking

Get everything you need to streamline your financial life. The 24/7 accounts and services that make it faster and easier to manage your money wherever you go. You'll wonder how you lived without them.



**Share Draft Checking** – No monthly service charge plus dividends.

**Virtual Branch Online Banking** – Manage your accounts online.

**Faster, Easier & More Convenient 24/7 Mobile Banking** – Browser, text and smart phone app available.

**Bill Payer** – Electronic bill payment saves on postage.

**Touch Tone Teller** – Land line and smart phone account access.

**CO-OP Shared Branch** – Conduct transactions at over 5,000 credit unions and outlets nationwide.

**VISA® Check/ATM Cards** – Make purchases and cash withdrawals 24/7.

**Direct Deposit** – Electronically deposit your net pay, Social Security, pension and tax refund checks.

**Payroll Deduction** – Deposit portions of your net pay into your accounts. The no excuses way to save.

**eStatements** – Go green with no pile of paperwork to file. Faster and more convenient.

**Members 1st Website** – Information, applications, online banking, pay bills plus special savings opportunities and more.

Increase the value of your membership. Stop by any branch to sign up or get the forms and applications you need online at [www.membersonenj.org](http://www.membersonenj.org). There's no cost to you.



## Apply For The YIB Scholarship Program

Your credit union takes part in the New Jersey Credit Union League's Youth Involvement Board statewide scholarship program. You can apply if you are a high school senior and a member at Members 1st.

The YIB scholarship is an award of up to \$1,000 that is paid jointly to the winning student and the student's chosen accredited educational institution. You must be a member in good standing at Members 1st and enrolled as a high school senior at the time of your application. The scholarship must be used for tuition at an accredited educational institution (community college, 4-year college, university or vocational/technical school). Members 1st awards an additional \$500 scholarship to one of the applicants. It can be used for other expenses, such as books and computer equipment.

Entries are judged by YIB volunteers based on academic performance, extracurricular activities, community service and involvement, references, and leadership roles. To apply, pick up an application at any branch or download one at [www.membersonenj.org](http://www.membersonenj.org). Return your completed application to any credit union branch by April 1, 2014. Don't miss this opportunity!

# Super-Sized Loan Savings

Don't miss this opportunity to borrow the money you need to purchase a new or used vehicle, make home improvements or repairs, pay for a vacation, furniture, appliances, computer or any other special purchase.

## Refinancing Made Easy...

You can also save more when you refinance loans and transfer credit card balances you have at another financial institution. It's easy too. Call or stop by the credit union for the details.

**OMG!**  
Those rates  
are really  
low.

### NEW & USED VEHICLES



Up To 4 Years Old  
As Low As

**2.00% APR\***

Terms Up to 84 Months

### USED VEHICLES



Over 4 Years Old  
As Low As

**3.50% APR\***

Terms Up to 60 Months

### PERSONAL LOANS



As Low As

**8.45% APR\***

Line of Credit Available

### VISA® PLATINUM CREDIT CARD



As Low As

**9.50% APR\*\***

0% Balance Transfer\*

### HOME EQUITY LOANS



As Low As

**4.00% APR\***

Fixed Rate 80% of LTV

**WOW!**  
How do  
they do it?

## Need A Different Loan?

We can help you find a solution for almost any borrowing need, including first mortgages and refinancing. Call or stop by any branch office for the details. You can also learn more online at [www.membersnenj.org](http://www.membersnenj.org).

\*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. You can transfer credit card balances you have elsewhere to your current or new Members 1st VISA Platinum credit card at the special introductory 0% APR. The rate is in effect for six months and then reverts to your regular rate



# Get A Better Vehicle Deal



When you need a new or used vehicle great rates, flexible terms and personal service are great reasons to come to your credit union. But there are also other ways you can get a better deal. Take a look.

**CUDL® Car Smart Resources** – Get the vehicle research and resources you need, including car buying tips, reviews, ratings, CarFax®, price quotes and more. Go to [www.membersonnj.org](http://www.membersonnj.org) and click Loans then Vehicle Loans.

**Pre-Approval Advantages** – 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 a higher vehicle cost. With your financing already in place, you can negotiate the best possible price. Speeds up the car buying process too.

**Member's Choice™ Borrower Security** – Take advantage of this affordable loan payment protection. Protected events include loss of life, disability and involuntary unemployment. It is not an insurance product. Learn more online. Click My Financial Planner on our home page.

**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. This affordable insurance covers the difference between your new or used vehicle's value and your loan balance. Ask for the details when you apply for a loan

**Mechanical Repair Coverage (MRC)** – It's hard to anticipate vehicle repairs and maintenance. Budgeting for this can be difficult and can tie up funds earmarked for other needs. MRC helps you pay for repairs on your Vehicle giving you more control to help you keep your car on the road where it should be.

If you need help to apply for any loan, call or stop by the credit union or apply online whenever it's convenient for you.



*Earning Your Trust Since 1938*

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

# Where Does Your Financial Life Stand?

All of us go through different life events that have a significant effect on our financial lives. Members 1st can help you make those transitions easier. Here are just some of the reasons why you should come to your credit union for the services your life demands.

**Raising A Family:** It will cost an estimated \$241,080\* for a middle income family to raise a child for 18 years who was born in 2012, up nearly 3% since 2011. That doesn't include the cost of college. Members 1st has the savings programs, loans and convenient money management services you'll need.

**Planning for College:** The cost of college and vocational training continues to rise. Planning ahead makes sense. Members 1st has the savings and student loan programs to help you get started.

**Getting Married:** When you get married, your future will depend on the financial choices you make. Members 1st is the one financial institution you can trust when you need a mortgage, joint accounts, new credit cards, debt consolidation, and more.

**Buying a Home:** When you decide to buy your first home, step up to a larger house, downsize for your retirement, or refinance, you have more money-saving options at Members 1st.

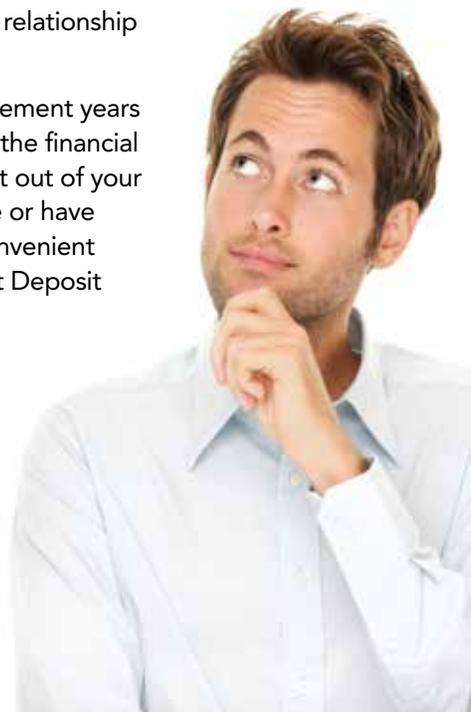
**Getting Divorced:** The impact on your finances can be substantial. You will need new accounts and could need a Debt Consolidation Loan or a Mortgage for a new home. Members 1st has the resources you'll need.

**Changing Jobs:** Members 1st can help you finance a new car or home, plus provide the convenient account access services you need, including Direct Deposit and Payroll Deduction.

**Relocating:** Whether your move is just around the corner or across the country, at Members 1st, you don't have to worry about switching your accounts to another institution. Regardless of where you live, you can conveniently access your accounts and conduct transactions with our easy access money management services. Your address may change, but your Members 1st relationship doesn't have to.

**Retirement:** Preparing for your retirement years should start early. Members 1st has the financial planning you'll need to get the most out of your retirement. If you are about to retire or have already retired, we also have the convenient services you'll want, including Direct Deposit and easy access to your accounts.

Regardless of how old you are or where your life stands right now, don't hesitate to come to your credit union. We have the financial resources you need to make your financial life easier.



\*U.S. Department of Agriculture Report

## SHOULD YOU REFINANCE?



If you have been thinking about refinancing your mortgage or a high interest loan you have elsewhere, you have the right idea. At today's low rates, you could significantly reduce your monthly payment and the total amount you'll pay over the life of your loan.

For example, when you refinance a \$150,000 mortgage balance with an 8% rate to a more affordable 5% (with the same term), you would reduce your monthly payment by \$350. A huge savings. One reason you should not refinance is if you are planning to sell your home within the next two or three years. Recouping the closing costs might not be possible in that period of time. Depending on your mortgage balance, you could avoid closing

costs by paying off your mortgage with a fixed rate Home Equity Loan.

Consolidating your bills is another good reason to refinance. You can relieve the financial pressure with one, more affordable monthly payment. You could also refinance a high interest vehicle or other loan when the refinancing rate is lower than your current rate by 2% or more. Another option is to transfer your high interest credit card balances to a lower rate Members 1st VISA®. You'll save money instantly.

To learn more about your refinancing options, call or stop by the credit union. We can help you determine whether or not refinancing makes sense for you.

# BULLETIN BOARD

## Spring Shredding Event



Mark your calendar! Shred your confidential and no longer needed personal documents at the credit union (no businesses please).

**Date:** Saturday, April 26, 2014

**Location:** Vineland Branch  
37 Landis Avenue  
Vineland, New Jersey

**Time:** 10:00 am to 12:00 pm

There is a limit of five boxes per member

Raindate will be Saturday, May 3, 2014.

## New Branch Coming Soon!

Our new Bridgeton Branch in Hopewell Township will be open in January or February. There has been a slight delay due to building permits and some last minute design changes. The new branch will replace our current Cornwell Avenue office. Watch for details in your email inbox and online. The new address is: 654 Shiloh Pike, Bridgeton, NJ 08302.

## Club Accounts Make Saving Easy

Your credit union's Summer Savings and Christmas Club accounts are a great way to guarantee you'll have the money want when you need it. You can save as little or as much as you'll need each week or pay period. You can also make saving easy with Payroll Deduction. Call or stop by the credit union to open the accounts you need.

## Get Your Tax Refund Faster

The safest and fastest way to get your tax refund is to have it electronically deposited into your credit union checking or savings account. It's easier and more convenient too

When you use Form 1040, 1040A or 1040-EZ, simply enter the Members 1st Routing and Transfer Number on your tax form. The number is 231278096. Then choose either your checking or savings account and enter the appropriate account number with no dashes or spaces. That's all there is to it.

You can use Direct Deposit for other one time or recurring payments, including Social Security and pension checks. If you have any questions, call or stop by the credit union. You can also get more details and sign up online.



# Shopping Tips That Will Save You Money

Ben Franklin said it best, "A penny saved is a penny earned." Here are just some of the common sense ways you can keep more money in your wallet when you shop.

Always compare prices before you make a purchase, especially larger ones. Use the Internet to check prices of the items you want before you buy online or go to the mall.



Buy groceries that are on sale. It's okay to purchase a larger quantity but only if you will use the items before their expiration dates.

Never use your credit card for groceries unless you pay your balance every month.

Use coupons, but never use them for items you wouldn't normally buy. Also check to see if the savings are really a good deal. You may be able to purchase a comparable brand or generic for less.

A shopping list will save you money. There is less chance you will buy additional items you really don't need.

If you need extra cash, ask for cash back. You'll avoid ATM surcharges, especially at malls and bank ATMs.

Too many members don't have a budget or track their spending. If you really want to save money, try tracking your spending for 30 days. You may be surprised to learn where your money is actually going.

# There's Still Time To Make Your IRA Contribution

You still have time to fund your Traditional or Roth Individual Retirement Account. If you are under age 50, the maximum contribution for the 2013 tax year is \$5,500. If you are over age 50, you can contribute \$6,500. However, income and marriage status restrictions may apply. Check with your tax advisor.



If you already have an IRA, you've made a smart move. Social Security benefits and pensions may not be enough for a worry-free retirement. That's why an IRA is so important.

If you don't have an IRA, call or stop by the credit union for the complete details. Start saving for your retirement today.

## We're Just A Click Away...

Our new website is the convenient way to get the credit union information and resources you want, when you need them. The adaptive design technology makes it easy to navigate on your computer, smart phone and tablet.

- *Easy Navigation With Drop Down Menus*
- *Product & Service Details*
- *Easy Online Banking Access*
- *Current Loan Rates and Terms*
- *Download Forms & Applications*
- *Recent News and Updates*
- *Branch Locations and ATMs*
- *Current Loan & Service Promotions*



You can also apply for loans and sign up for services 24 hours a day. Check back often. New resources and product/service opportunities are added on a regular basis.

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



Earning Your Trust Since 1938

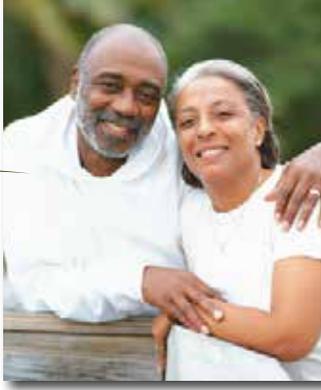
[www.membersonenj.org](http://www.membersonenj.org)

## New Contact Information?

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



## Loan Protection For The Unexpected



Unexpected life events that result in injury or death or job loss can cause financial hardship, making bill paying difficult or impossible. Worse yet, delinquent loan payments, defaults or foreclosure can impact your credit rating and burden your family. However, there is an affordable solution.

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 voluntary and affordable loan payment protection. For the complete details, call or visit the credit union. You can also learn more online. Click My Financial Planner on our home page.

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.

### Mark Your Calendar

## Home Buying Seminar!

Preparing for home ownership starts long before you drive through neighborhoods and attend open houses. It starts by getting your finances in good working order. If you do, you could save thousands of dollars in interest over the life of your mortgage.

Whether your goal is to own your own home, look for a different home, or refinance your

existing mortgage, the process requires careful planning, education, patience, and a clear understanding of the costs involved. And because of the significant financial investment required to purchase a house, your credit union is here to lend a helping hand.

Members 1st will be hosting a free informational Home Buyer Seminar on April 9, 2014 at 37 West Landis Ave., Vineland, NJ 08360. The seminar will start at 6:30 PM, light refreshments will be served. Don't miss this opportunity.

**Call 856-696-0767 to reserve your space today.** Reservations accepted until April 1, 2014.

## Dump Your High Interest Credit Cards

Save instantly when you transfer your high interest balances to a new or current Members 1st VISA® Platinum Credit Card. There's no balance transfer fee plus a special 0% APR introductory rate for a full six months. It then reverts to your regular rate – as low as 9.50% APR.



### All The Bells And Whistles

You'll also appreciate the special features and convenience. It's the perfect solution for shopping, bargain opportunities, unexpected expenses and to track your travel expenses. Take a look.

- 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 any branch office or apply online. Don't miss this opportunity to save. Why pay more?

## Special Offer Ends April 30, 2013.

\*APR = Annual Percentage Rate. Your rate may vary based on your credit history.



## Your Credit Rating...

If bad, it's a heavy burden that comes between you and your life's goals.

If good, it's a priceless best friend opening doors to opportunity and easing your way through.

**Good credit is fragile. Protect it!**



Earning Your Trust Since 1938

37 West Landis Avenue  
Vineland, NJ 08360

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# MoneyTalk

A PUBLICATION FOR MEMBERS 1ST  
OF NJ FEDERAL CREDIT UNION

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- Apply For The YIB Scholarship Program
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- And More!



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

[www.membersonenj.org](http://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**  
28 A Cornwell Drive  
Bridgeton, NJ 08302  
Phone: 856-453-9094  
Fax: 856-453-8818

**Office Hours:**  
Monday, Thursday and Friday  
12:00 pm to 6:00 pm  
◀ **Watch For New Location and New Hours  
Around The Beginning of 2014! (See Page 3)**

**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

**President's Day**  
Monday, February 17, 2014 -  
the Vineland office will be open  
for business, Bridgeton and  
Woodstown offices will be closed.

**Memorial Day**  
Monday, May 26, 2014

**Independence Day**  
Friday, July 4, 2014

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

