

# MoneyTalk

A PUBLICATION FOR  
MEMBERS 1ST OF NJ  
FEDERAL CREDIT UNION

FALL 2016



PICK A BUSHEL OF

## SAVINGS

DURING OUR BEAT THE CLOCK

## LOAN SALE

Fall is the perfect time to get behind the wheel of your new car and take in the sites and colors of the Northeast in style. Whether you're shopping for a new or used vehicle, we've got a bushel of savings with our low rate and flexible payment plans to fit your budget. This includes RVs and boats as well. The sooner you apply, the better the rate. If you apply during our beat the clock loan sale, you'll get an added bonus, no payment due for 60 days! See page 2 for all of the details.

**LOAN APPLICATIONS RECEIVED  
AND APPROVED WITHIN THE  
FOLLOWING DATES WILL RECEIVE  
SPECIAL RATE DISCOUNTS**

**August 19- September 2  
1.00% rate discount\***

**September 3 – September 17  
0.50% rate discount\***

**September 18 - September 30  
0.25% rate discount\***



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

*Earning Your Trust Since 1938*

## Enjoy a Safer Fall and Holiday Season with our Online Shopping Safety Tips

With the coming holiday season, many of us will be shopping online. It's a quick and convenient way to shop. Here are some tips to help you shop a bit safer.

1. **Never click on a link from a spam email to make a purchase.**
2. **Make sure purchase site encrypts your information over the internet.** ("https://", instead of http://)
3. **Use a credit card or an online payment service.** This offers better protection should it turn out to be fraudulent.
4. **Never use a public computer to shop online.** Use only a secure connection.
5. **Use strong passwords.** Choose passwords that are difficult to guess, are at least 10 characters long, and use a combination of letters, numbers and symbols.

If you sense something is wrong, it probably is. Watch for warning signs, such as misspellings, requests for personal or confidential information.

As always, we're here to provide you with the products, services and tips you need for a stronger financial future.

Enjoy the upcoming holiday season!

*Eileen Crean*

President/CEO



**THE CLOCK IS TICKING**

**SO HURRY IN AND**

# APPLY TODAY!

## LOAN OPTIONS FOR ALL OF YOUR AUTO PURCHASE NEEDS



### NEW AND LATE MODEL USED VEHICLE LOAN RATES

**MODEL YEAR 2012-2017 FOR UP TO 38 MONTHS**

**Aug 19-Sept 2**  
As low as

**.75%\***

**Sept 3-Sept 17**  
As low as

**1.25%\***

**Sept 18 - Sept 30**  
As low as

**1.50%\***

### USED VEHICLE LOAN RATES

**MODEL YEAR 2011 & OLDER FOR 38 MONTHS**

**Aug 19-Sept 2**  
As low as

**2.50%\***

**Sept 3-Sept 17**  
As low as

**3.00%\***

**Sept 18 - Sept 30**  
As low as

**3.25%\***

\*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 the complete details. Rate discounts illustrated are good until the end dates only. 1% discount ends on 9/2/2016, 0.50% discount begins on 9/3/16 and ends on 9/17/16, and 0.25% discount begins on 9/18/16 and ends on 9/30/16. 1st loan payment may be deferred for up to 60 days from loan closing date, interest will accrue from the date loan is closed.



Since 2010, New Jersey credit unions have brought Financial Reality Fairs to high school students throughout the state of New Jersey. A Reality Fair is a fun, experiential way for students to learn about managing personal finances, including topics such as budgeting and saving. Students also have the opportunity to meet with a Financial Counselor, an added bonus to learn about finances in a hands-on, real life way. The program is offered to high schools, middle schools, and colleges across the state at absolutely no cost to the schools. The program is sponsored by credit unions and is also supported by grant funds available through the New Jersey Credit Union Foundation. For more information, visit <http://www.njcul.org/index.php/reality-fairs>.



## Refer a new Member for a Chance to Win a \$2,500 Cash Prize!

Refer family members or co-workers to become a member and share the great rates, products and services you already love. Simply fill out your part of the attached referral form and hand it to your family member or co-worker. Ask them to fill out the rest of the form and bring it to the nearest credit union office.

Hurry! Your chance to win up to \$2,500 by referring a member ends November 30, 2016. Contact the credit union for more details.



### Member Info

Name \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

### New Member Info

Name \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

#### Office use only:

Existing Member # \_\_\_\_\_  
New Member # \_\_\_\_\_

## Congratulations to our 2016 Youth Involvement Board Scholarship Winner



### Shaelyn Halter

A 2016 graduate of Cumberland Reginal High School, Shaelyn will be majoring in Psychology at Cabrini University

## Convenience at Members 1st of NJ

Members 1st of NJ understands you time is precious, that is why we have put together a suite of conveniences to help you get things done!

**Virtual Branch Online Banking** – Manage your account online 24/7 from any internet connected computer.

**Mobile Banking App** – Cell Phone & Tablet Account Access 24/7

- ✓ Check Account Balances
- ✓ Verify Account Transactions
- ✓ Transfer Funds Between Accounts
- ✓ Send Money to Friends or Family using Popmoney
- ✓ Pay Your Bills
- ✓ Make Loan Payments
- ✓ Remote Check Deposit

**eStatements** - Electronic statements. No more paper to file or shred.

**Bill Payer** – No more trips to the mailbox or postage to pay

**Touch Tone Teller** – Automated Response 24/7 Phone System

**CU Service Centers** – Conduct transactions at credit unions nationwide.

*AT Members 1st of NJ we are committed to making your life easier!*



 [lovemycreditunion.org](http://lovemycreditunion.org)

## Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save

10% or

Business Members Save

15%\*

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint National handset offers and promotions.

Restrictions apply. \*May be req. up to new 2-yr agmt/activation per line.

#### Learn more

- Call: 877.SAVE.4.CU
- Visit: [SprintStoreLocator.com](http://SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

#### Be sure to mention this code for your discount

- Members: NACUC\_ZZM
  - Business Members: NACUC\_ZDS\_ZZM
- Credit union membership validation is required.



Activ. Fee: Up to \$36/line. Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. SDP Discount: Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. CL Discount: Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Sprint Business Share Plan, Sprint Family Share Pack and Unlimited. My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Other terms: Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or sprint.com or lovemycreditunion.org/Sprint for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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**Fax:** 856-696-3579

**Woodstown Office**  
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Woodstown, NJ 08098

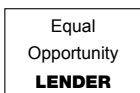
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**Fax:** 856-624-4144

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Bridgeton, NJ 08302

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**Fax:** 856-378-7933



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



## Holiday Closings 2016

**Labor Day**  
Monday, September 5

**Columbus Day**  
Monday, October 10

**Veterans Day**  
Friday, November 11

**Thanksgiving**  
Thursday, November 24

**Christmas Day**  
Monday, December 26

**New Year's Day**  
Monday, January 2, 2017

## International Credit Union Day

On October 20, 2016, credit unions around the world will celebrate international credit union day\*. That's 200+ million people from 57,000 credit unions in 105 countries celebrating together the credit union cooperative spirit.

Here at Members 1st, you and your financial well-being are always our top priority. Globally, you are part of a much larger movement. The People Helping People® Movement, working towards financial well-being globally every day. Truly something to celebrate!

Stop into any branch on credit union day for refreshments and giveaways.



## Woodstown By Candlelight Tour

Salem County Art will be displaying their work in our lobby. Have your picture taken with Mr. & Mrs. Santa. Light refreshments will be available.

**Date:** Friday, December 2, 2016

**Location:**  
Woodstown Branch  
9 North Main Street  
Woodstown, NJ 08098

**Time:** Starting at 5:30 P.M.

