

MoneyTalk

A PUBLICATION FOR
MEMBERS 1ST OF NJ
FEDERAL CREDIT UNION

SUMMER 2017

MAKE SUMMER A

Breeze!



INSIDE:

SUMMER TRAVEL TIPS

CREDIT CARD SAFETY

VACATION LOANS

DISCOUNT THEME PARK TICKETS



Members 1st of NJ
FEDERAL CREDIT UNION

Better Banking With You In Mind

Summer Travel Tips

Time goes faster in the summer, especially when you're on the go or on vacation. Along with the anticipation, remember to keep tabs on your accounts and take along our convenience services.

For a worry-free vacation:

- Use prepaid cards when traveling. You can shop with confidence and avoid the risk of having your cash lost or stolen.
- Monitor transactions with Online or Mobile Banking. Both are available 24/7, so you can stay connected and watch for unusual activity.
- Sign up for alerts to track balances and watch for suspicious activity. If you notice something out of the ordinary, call us.
- Use online Bill Payer. Bills are paid automatically, even when you're gone.
- Prevent items from sitting unattended in a mailbox: Enroll in Direct Deposit and eStatements. Stop your mail if you plan to be gone for an extended time.
- Don't carry large amounts of cash. Use your debit or credit card instead, which are convenient, safe, and offer added purchase protection.
- Choose well-lit ATMs in a public area if you do need cash. Once your transaction is complete, put your money away and count it later.
- Consider locking valuables in a hotel safe. Also, verify which staff have access to the safe.
- Watch for skimming devices when paying at the gas pump or visiting ATMs.
- Leave your laptop home. It contains a lot of personal data, and lock it with a secure password to avoid giving someone else easy access.
- Hire a house sitter. Seeing activity in the house is a deterrent to would-be thieves and will give you peace of mind.



More About Prepaid Debit Cards

Simply purchase a Members 1st of NJ CU Money prepaid card from any branch and load it with your desired amount. Use it to make purchases and pay bills anywhere Visa® is accepted! It's also reloadable – perfect for traveling and tracking expenses.

Traveling?

Call Us, So Your Visa Card Is Ready, Too!

Let us know when you plan to travel this summer so that we can release any potential holds on your credit card. An out-of-state purchase could be declined if the transaction is outside your normal spending patterns. Call 856-696-0767 to ensure uninterrupted service.



Fixed Rate Home Equity Loan

Savings Through July 31st

Are you longing for a new kitchen or bath? A dream vacation or a new car? Use your home's equity to secure low-cost financing for any need!

The Sky's the Limit! And Now's the Time!

RATES AS LOW AS 3.75% APR*

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

Plus... 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!

Apply at www.membersonenj.org, in person or by phone.

*APR = Annual Percentage Rate. Rates effective July 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.



Summer Fun Vacation Loan!

Relax and let us take care of the rest with our Summer Vacation Loan. Plan your getaway at a great rate without the guilt!

SPECIAL LOW RATE OF 6.45% APR*

- Borrow up to \$3,000
- Terms up to 24 months
- No payment for 90 days

Don't let summer pass you by! Apply today and get some extra sunshine.

*APR=Annual Percentage Rate. Special rates end on September 30, 2017, and subject to change without notice. Eligibility is based on credit worthiness. First loan payment may be deferred up to 90 days from the loan closing date; interest will accrue from the date the loan was closed. Contact the credit union for complete details.

Driving Sense™ Convenient Financing and a Lower Monthly Payment

Want to drive a new or more luxurious car and save on your monthly payments? Driving Sense™ is like a lease but with more flexibility. You'll save with a low monthly payment perfect for your budget and up to 100% financing.

The difference is that the vehicle is titled in your name. But just like a traditional lease, you can choose to keep the vehicle after your term is done or trade it in. Choose from 12,000, 15,000 or 18,000 annual mileage options. There is no upfront first or last payment and no early payoff penalty.



Click Here to see how much you could save!

Fun & Savings

Another benefit to your credit union membership is discount theme park and movie tickets. Simply visit our website at www.membersonenj.org to purchase your discount eTickets!

Morey's Piers

Sahara Sam's Oasis Indoor & Outdoor Water Park
Regal Entertainment Group Movie Tickets



Holiday Closings

Independence Day
Tuesday, July 4, 2017

Labor Day
Monday, September 4, 2017

Meet Scholarship Winner, Fenix Gray

Fenix is this year's recipient of our New Jersey Credit Union League's Youth Involvement Board Student Scholarship. A graduate of Bridgeton High School, she will pursue her dreams this fall as part of Cumberland County College's award-winning Theater Program.



She plans to receive her Associate's Degree and major in Theater Acting. Fenix intends to transfer to Montclair State University to earn her Bachelor's Degree, and eventually a Master's, in Theater Set Design. Her ultimate dream is to design sets for Broadway productions and inspire others with her designs.



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Of Better Banking**

Just Refer a Member For
a Chance to Win
Your Own Adventure

Visit www.membersonenj.org for details!

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!

We can provide affordable financial services to your co-workers and family members, too. Introduce them to the benefits of Members 1st today!



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