

MoneyTalk

A PUBLICATION FOR
MEMBERS 1ST OF NJ
FEDERAL CREDIT UNION

FALL 2017




Members 1st of NJ
FEDERAL CREDIT UNION
Better Banking With You In Mind

INSIDE:
AUTO LOANS
HOLIDAY LOANS & SKIP-A-PAYMENT
TEACHING KIDS FINANCIAL FITNESS
IN YOUR COMMUNITY



Is 0% Financing a Good Deal?

Most often the answer is NO and less than 10% of applicants even qualify! The benefit of not paying interest comes with disadvantages, such as not being able to apply a discount or rebate to the purchase. Also dealers may raise the price to cover interest payments that they make to third party lenders.

Don't be fooled – Check with us first!

No-Stress Car Buying Options

End the worry of new car buying. At Members 1st, we've got tools you need to help you save – and take away the stress.

RELAX!

- Choose from an array of financing options.
- Make no payments for 60 days.
- Get preapproved for more bargaining power.
- Make a great decision with our online car buying tools.
- Save with our dealer rate match and free \$50 gas card.**

SAVE MONEY

You'll love cruising the highways and byways in a brand-new car. Choose the term right for you.

SHOP WITH CONFIDENCE

Our Car Smart buying resources will let you compare makes and models, pricing, safety ratings, trade-in values and more – everything you need to make an informed decision. See our website for details.

EASY TO APPLY

Visit www.membersonenj.org or call us at 856-696-0767. Offer ends November 30, 2017

| NEW & USED AUTO LOANS | |
|--|---|
| as low as | as low as |
| 1.75% APR* | 3.50% APR* |
| Terms to 60 Months Models up to 4 years old | Terms to 60 Months Models over 4 years old |

*APR=Annual Percentage Rate. Rates effective 9/01/2017 and subject to change without notice. APR may vary based on creditworthiness, loan amount, and security offered. Rates shown are for qualified borrowers and subject to credit score, age of collateral, and term. Contact the credit union for the complete details. **Offer good while supply of gas cards last. Rate match: The percentage match is capped at 1% below the credit union's best published rate for that tier.

Our Holiday Loans are Back!

November 1 - December 31, 2017

NO Credit Check Holiday Loan

Borrow \$1,000

for 12 months at 15.95% APR*

Holiday Loan Special

Borrow \$3,000

for 24 months at 6.45% APR**

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

*APR=Annual Percentage Rate. Must be a member in good standing to qualify. Special rate ends on December 31, 2017 and subject to change without notice. A nonrefundable \$30 application fee will be due upon applying. For complete details, contact the credit union or visit www.MembersOneNJ.org.

**APR=Annual Percentage Rate. Based on creditworthiness of applicant. Special rate ends on December 31, 2017 and rates are subject to change without notice. For complete details, contact the credit union or visit www.MembersOneNJ.org.



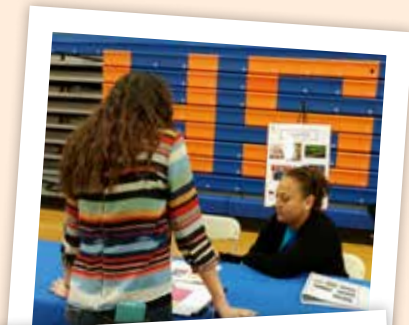
Teaching Kids Financial Fitness

We're proud to teach financial literacy skills to students of all ages through the New Jersey Credit Union Financial Reality Fairs Program. The program is sponsored by credit unions and is also supported by grant funds available through the New Jersey Credit Union Foundation. The fairs, held throughout New Jersey, are a fun yet realistic way for high school, middle school, and college-age students to learn about managing money.

First, students identify their career choice with starting salary and receive a budget worksheet requiring them to live within their monthly salary. The student will "pay" for basics such as housing, utilities, transportation, clothing, and food. Experience is the best teacher! Each Reality Fair provides the unique opportunity for students to face real-life scenarios and cope with financial challenges.

Making A Difference

We want to thank our members for their support by purchasing 50/50 raffle tickets during the NJ Credit Union Foundation Casino Night. The event raised nearly \$15,000 and will be used to fund financial literacy initiatives for schools, including the Reality Fairs. During 2016-2017, seven schools (middle schools, high schools and the Cumberland County College) participated.



In Your Community

Attention Teachers: Mini Grants Available

Members 1st of NJ FCU will award up to twenty-five (25) \$100 Back-to-School Mini Grants to deserving K-12 educators. To be considered, submit your innovative ideas for classroom projects to enrich students' minds and help our community. Visit www.membersonenj.org and click on 'News.' The deadline for application is October 31st.



Making Strides Against Breast Cancer Walk

Join us in our support for the American Cancer Society.

You can be part of our team or donate – so the American Cancer Society can help more people touched by breast cancer. Help means funding breast cancer research, providing free comprehensive information to reduce the risk of cancer, or performing routine exams for early detection. The first 100 people who register and make a \$20 donation receive a free team t-shirt!

For more, visit www.membersonenj.org and click on 'News,' or visit www.makingstrideswalk.org. Together, we can save more lives!

JOIN US! Sunday, October 15th

9th Street & Boardwalk, Ocean City, NJ

Registration: 8:00 am | Walk: 10:00 am

Food Drive

We collected over 432 lbs. of food in August for to the Community Food Bank of NJ. As part of the credit union spirit, giving is always better than receiving!



BUY SMART CUDL® Auto Smart lets you make a more informed decision.

Finding and funding your next vehicle is easier with CUDL® Auto Smart, our online auto shopping site. View our online video for information and research so you can find the right car at the right price – including the financing.

Go to www.membersonenj.org and click on 'Auto Loans.' You'll gain access to numerous resources, including car buying tips, ratings, price quotes, and more. Get informed before shopping for your next vehicle – for a more confident, informed car-buying decision.



We're celebrating 80 years of serving you!

Watch for details about upcoming our Anniversary Bash.

Members 1st of NJ FCU Celebrates People-First Banking

On October 19, Members 1st of NJ FCU will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day).

We believe the not-for-profit structure and people-first principles of credit unions make them the ideal financial partner. This year's theme is "Dreams Thrive Here," a celebration of helping people achieve their biggest goals in life.

Bring your family, friends, and neighbors by any of our locations for refreshments and a chance to win some awesome prizes. Let's celebrate the credit union's philosophy and achievements of a worldwide movement that's made helping people its No. 1 priority for more than 160 years. It's "Better Banking With You In Mind".



Skip-A-Payment For The Holidays

Watch your mailbox and inbox for this year's opportunity to Skip-A-Loan Payment. Eligible members can skip an auto or personal loan payment in December for a \$30.00 fee. It's your chance to put some extra cash in your pockets for the Holidays!

Share
THE ADVENTURE
Of Better Banking

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

Visit www.membersonenj.org for details!



As our member, have a better way to bank. You also have access to great service, great rates, and a financial partner who wants you to succeed.

Why not share this feeling of freedom?

Refer a member using our online referral form for a chance to win an adventure getaway.* Referrals will be accepted until November 30th, 2017. The drawing will be held on December 11, 2017. Visit www.membersonenj.org to learn more!

*If your referral form is randomly selected as winners, you will both receive an adventure package for a two-night, three-day hotel stay anywhere in the United States and a \$100 gift card. Transportation is not included. See voucher for redemption and expiration dates. Must be 18 or older to participate in the drawing.

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Holiday Closings

Thanksgiving

Thursday, Nov. 23rd

Christmas Day

Monday, Dec. 25th

New Year's Day

Monday, Jan. 1st

Connect with us!

