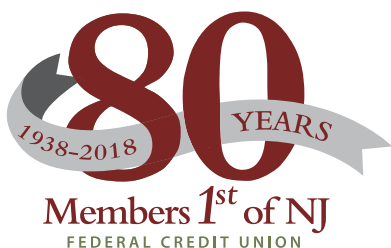
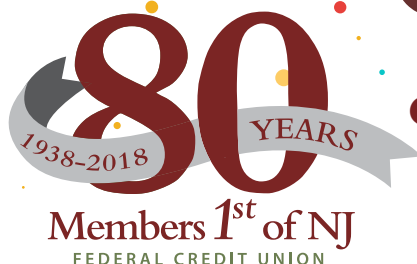


MoneyTalk



INSIDE:
80 YEARS OF MILESTONES
ROAD TO AUTO LOAN SAVINGS
SPRING CLEAN YOUR FINANCES

80th Anniversary Celebration



**PLEASE JOIN US IN
CELEBRATING 80 YEARS OF
SERVING OUR MEMBERS.**

June 28, 2018

The Grove at Centerton

1022 Almond Road | Pittsgrove, NJ 08318

6:00 pm – 10:00 pm | \$15.00 per person.

*Come join us for an exciting evening full of food, music, entertainment, and door prizes.
Plus, receive 1 ticket for a free beer or a glass of wine.*

To register, call us at 1-866-858-3164 or register online.

Celebrating Our 80th Year Milestone

In 1938, our credit union was formed as the Cumberland Teachers Federal Credit Union. Our founders saw the need for a not-for-profit cooperative that would provide its members with lower cost financial services, as well as represent their best interests, regardless of their station in life. Eighty years later, we serve over 8,000 members from over 100 select employer groups and continue to grow.

Credit Union Milestones

- | | | | |
|-------------|--|-------------|--|
| 1938 | Your credit union was founded with only seven original members. | 1995 | We grew to over 3000 members and assets of \$11,860,078. |
| 1945 | John Henderson became a member at only 3 months old. He is now the Board President and well on his way to catching up with his father's 45 years of service. | 1996 | Our current CEO, Eileen Crean, joined. She has been instrumental in increasing services, implementing technology and expanding operations to include our Vineland, Bridgeton and Woodstown locations. |
| 1963 | The Credit Union graduated to "modern office equipment." Our offices moved from the Robinson's home, to the Doerr's home, and then to the home of Beverly Brown. | 2000 | The Delsea Drive location was sold and your credit union moved to our main office location on Landis Avenue. |
| 1980 | Beverly Brown is our longest serving board member, with 42 years of service. She served as our Treasurer for 28 years and has been our Secretary. | 2009 | Once again our membership grew when we merged with the Salem County Teachers FCU, which resulted in our most recent name change to Members 1st of NJ Federal Credit Union. |
| 1981 | The credit union name was changed to Cumberland School Employees to better reflect our expanded field of membership. | 2010 | Members 1st of NJ FCU hosted a Grand Reopening of its new Vineland Office. Our new facility is a beautiful structure and a welcome addition to the community. |
| 1983 | We had 1,775 members and assets of \$2,892,484, a far cry from the original \$36 fifty years earlier. | 2013 | Members 1st celebrated its 75th anniversary. At that time, we served over 7,200 members and our assets have grown to nearly \$50 million. |
| 1985 | Our first property and building was located on South Delsea Drive. | 2014 | We opened our Bridgeton branch in its new location at 654 Shiloh Pike, Bridgeton, NJ. |
| 1986 | The credit union name was changed to CUMCO Federal Credit Union to reflect our expanded Cumberland County field of membership. | 2018 | In our 80th anniversary year, we now serve over 8,000 members and our assets have grown from only \$36 to nearly \$60 million. We now serve over 100 employer groups and companies in Cumberland and Salem Counties. |

We thank our staff throughout the years, as well as the many volunteers who have served on the Board of Directors, Supervisory Committee and Nominating Committee. They have unselfishly provided their time and energy to establish the solid foundation that has enabled our growth. We look forward to the future and serving our communities and members for years to come!

A Year Long Celebration

Members 1st of NJ will be celebrating throughout the year with special promotions, events, and community outreach. Be sure to keep in touch with us on our website, our Facebook and Twitter page for updates. #M1NJ80years

THE ROAD TO SPRING SAVINGS

Starts Here

**Refinance your existing
Auto Loan & Lower Your Rate**

RATE AS LOW AS
1.75%*
FOR TERMS UP TO
38 MONTHS

**NEW & USED
VEHICLE LOANS**
*Additional rates
and longer
terms available.*



ADDED SPRING BONUS:
**REFINANCE WITH MEMBERS 1ST
AND GET A \$25 GAS CARD**!**

HURRY IN & REFI!
OFFER ENDS MAY 31, 2018

*APR = Annual Percentage Rate. Rate shown is for qualified borrowers and subject to credit score. Rate is based on creditworthiness of individual applicant and subject to change without notice. This offering is not a guarantee of credit, application and approval is required. Refinanced auto loans must come from another institution. Refinance from an existing Members 1st loan are not eligible for this offer. Please contact credit union for complete details. Visit www.membersonenj.org for all rates and terms.

** Member is eligible for \$25 gas card after loan approval.

APPLY ONLINE AT WWW.MEMBERSONENJ.ORG, AT ANY OF OUR OFFICE LOCATIONS, OR CALL 1-866-858-3164

Credit SenseSM

Conveniently access and monitor your credit score

Our updated app lets you securely check your credit score in just a few taps. You can even see how factors like credit inquiries affect your score, receive tips for improving your credit score, receive credit monitoring alerts and more. Best of all, there's no hard pull on your credit, so you can check your score as often as you'd like, and it's FREE!

Free Credit Score **Credit Report**
Monitoring Alerts **Money-saving offers**

*Stay on top of your credit score quickly and easily from
our mobile banking app or through online banking.*



**ANYONE INTERESTED IN SERVING AS A BOARD MEMBER
CAN ACCESS THE BOARD OF DIRECTORS APPLICATION PACKET ONLINE AND SUBMIT
THE COMPLETED FORM TO EILEEN CREAM AT ECREAM@MEMBERSONENJ.ORG.**

THE DEADLINE TO SUBMIT THE PACKET IS MAY 25, 2018.



Vacation Loans

Dreaming of sitting on a white sand beach with a tropical drink in your hand? With a low-interest vacation loan from Members 1st of NJ Federal Credit Union, that dream can be a reality.

*Annual Percentage Rate. Special Rate ends on August 31, 2018. Rate is subject to change without notice. Eligibility is based on credit worthiness. Contact credit union for complete details.

BORROW \$3,000 @
6.45% APR*
FOR 24 MONTHS

Five tips for traveling on a budget

Let the sun shine in! After a long hard winter, our thoughts naturally turn to vacation. Begin by taking a realistic look at your finances and determining a budget for travel. Perhaps you don't have the money for an expensive trip, but are in desperate need of a getaway. With a little advance planning and searching you can find a deal.

- 1. Travel off peak.** When booking travel, check for off peak discounts and be flexible with your travel dates. This can help you save on airfare as well as on hotels. Traveling off-season to certain destinations or opting for weekday, rather than weekend getaways, can help cut down on cost.
- 2. Think outside the box with accommodations.** Hotels are not your only option. Sites such as Airbnb and Couchsurfing have become popular options for something other than a typical hotel, especially with younger travelers.
- 3. Research free and discount attractions.** Once you've decided where you're going, do a bit of online research for free events, entertainment and attractions. Sites such as Groupon and LivingSocial offer many great deals. Destinations such as Washington DC have many free museums and attractions. Other spots do as well.
- 4. Consider traveling off the beaten path.** Rather than going to a popular vacation destination, consider destinations that may be undiscovered by the masses and can offer better deals.
- 5. Avoid touristy restaurants.** You can save on meals by learning where the locals dine. You can also opt to stock up on snacks for your hotel room or cook some of your own meals when vacationing, if possible. Restaurants can be extremely expensive; so a little advance planning can go a long way.

Traveling?

Let us know. If you are traveling, remember to let us know before you leave. To avoid uninterrupted access to your Visa debit or credit cards, call us at 1-866-858-3164 to let us know the dates you will be traveling and where you plan to visit.



Members 1st of NJ FCU will award teachers \$100 mini grants for the 2018-2019 School Year

Perhaps you need funds for a new educational program, equipment or much-needed supplies. Something special to educate and inspire the children in your classroom.

Applicants must be a current member in good standing and a current teacher. Deadline to apply is September 28. The winners will be announced on October 12.

**Apply
Online
Starting
July 1**



SET
SAVINGS
& BILLS TO
AUTOPILOT

GO
GREEN

Spring Cleaning Your Finances

UNSUBSCRIBE

ASSESS
YOUR
BUDGET

REVIEW
YOUR CREDIT
REPORT

Spring, we can feel it in the air. It's a great time to clear out the clutter, get better organized and reevaluate our finances.

Here are some easy ways to get started.

Review your credit report – You can request a free credit report every 12 months from each of the three major reporting companies (Equifax, Experian and TransUnion). Check for any inaccuracies in the report and contact the credit reporting agencies in writing with any discrepancies.

Assess your budget – Have your expenses or your debt increased since your last budget review? If so, you may need to reallocate your funds and adjust your spending. Paying down debt should be a priority to improve your finances.

Set savings and bills to autopilot – If you aren't direct depositing a portion of pay into savings, now is a good time. If you are, then up the ante and increase the amount. On the flip side, set up automatic bill pay for your regular monthly bills. They will be automatically paid on due dates right from your credit union account, saving you time and eliminating late fees.

Unsubscribe – Are subscriptions and memberships you don't even use eating away at your budget? Netflix, landline, travel magazines or an old gym membership? It's time to cancel them and put the money to better use.

Go green – If you're buried in a mountain of paper, it's time to go paperless. Clean out those dusty file cabinets and shred all of the old documents you no longer need. Opt in to paperless statements on all of your accounts. It will help you to stay better organized. Visit Consumer Reports online at <https://www.consumerreports.org/taxes/how-long-to-keep-tax-documents/> for information on how long to keep certain documents.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Holiday Closings

Memorial Day

Monday, May 28, 2018

Independence Day

Wednesday, July 4, 2018

Labor Day

Monday, September 3, 2018

Connect with us!



80
1938-2018 YEARS
Members 1st of NJ
FEDERAL CREDIT UNION

