

MoneyTalk

A PUBLICATION FOR
MEMBERS 1ST OF NJ
FEDERAL CREDIT UNION

SPRING 2019

Better Home Equity Loans *With You In Mind.*

Add on to your home, remodel or renovate, travel, pay for college or buy something special. Our home equity loans can help you to capture every dream, every moment!



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Better Home Equity Loans With You In Mind.

What's on your dream list? Travel, home improvements, debt consolidation or a college education? What about a new RV, pool or a vacation home? We're ready to help you to capture every dream, every moment.

It's easy with our affordable home equity loans. Borrow up to 80% of your equity, and rest easy knowing your rate and payment will never change.

Get More Out Of Life.

Apply today! Visit one of our locations or call us at 866-858-3164.

*APR = Fixed rate home equity loans are as low as 4.00% APR for 60 months (with automatic payments) and for loan amounts of up to \$150,000. Rate is 4.25% without automatic payment. Rates effective 5/1/2019 and subject to change without notice. 80% LTV; additional terms available, up to 20 years. See credit union for complete details

Fixed Rates As low as

4.00% APR*

For five years
(w/automatic payments)

Flexible borrowing amounts,
up to \$150,000

Better Vehicle Options With You In Mind.

When it comes to a new car, financing is only part of the process – it's also choosing a vehicle that fits your lifestyle and budget, determining a fair price, and securing the funding to make it all happen. Our CUDL® Car Smart Resources (<https://membersonenj.cudlautosmart.com>) is a great place to start.

Find Your Car.

Car Smart can help you to navigate the car-buying process in a thoughtful, convenient way, so you can get the vehicle and features you want, at the best price. If you're buying used, you can search the site based on model, mileage and price range, in your desired zip code.

Learn How To Buy.

The Car Smart finance tab is an excellent resource for car buying education with tips and comparison calculators. Read our full auto buying article at www.membersonenj.org or call 866-858-3164.

Ready to Shop?

Don't forget about our preferred partners. They're here to help make your buying journey fast and easy.



Better Vehicle Loans With You In Mind.

New Autos as low as 2.25% APR*

Terms to 60 Months

Used Auto as low as 2.25% APR*

Terms to 60 Months

*APR=Annual Percentage Rate. Rates effective 4/1/2019 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.



ANNUAL MEETING

DON'T MISS IT!

Date: May 29, 2019 **Time:** 5:30 pm – 9 pm

Location: Hampton Inn & Suites, 2134 W Landis Ave., Vineland, NJ 08360

Cost: \$10 per person

Take part in our cooperative philosophy. To attend, register at one of our offices, visit www.membersonenj.org or call 866-858-3164.

Kasasa Checking

Better than the bank, more perks than an average checking account, Kasasa Checking from Members 1st offers a superior way to manage your money. Choose from two options:

Kasasa Cash:

Earn 2.50% APY* with an average daily balance of up to \$10,000.

Kasasa Cash Back:

Receive 2.50%* cash back per month on up to \$300 signature-based debit card transactions.

Both Offer:

- Refunds on ATM Withdrawal Fees (up to \$25 monthly)*
- Free Kasasa Saver® to Build Savings Automatically
- NO Minimum Balance, Monthly Service Charge or Per Check Charges
- VISA® Debit Card & ATM Cards
- Free CO-OP Shared Branch Access (Over 5,000 nationwide)
- Free Surcharge-Free CO-OP ATMs
- Overdraft Protection Options

Forget about high fees and limited access. You'll love these two Kasasa Checking options!

*Some restrictions apply.



Spring Clean Your Finances With These Tips

Here are four great tips to help you put your finances in order.

1. Tidy up your bills. Get rid of the extra things that you don't need like magazine subscriptions, coffee of the month club, or your unlimited car wash pass.

2. Organize your beneficiaries. Make sure your beneficiaries are up to date on retirement and insurance accounts and that your will is updated.

3. Clean up insurance policies. It's always a good idea to schedule a review of your policies to make sure that you have proper homeowners, auto, and life insurance.

4. Shred it. When disposing of documents, credit card or account

statements, receipts, or other items that contain your personal information, don't just throw them out; shred them. Make sure to use a cross-cut shredder because they are the most effective. **See below for our upcoming Shred Event!**

If you have any questions or need help with your finances, don't hesitate to contact us.



Teacher Mini-Grants

Apply today to be rewarded!

You could win \$200 for your next classroom project. This year, we're awarding a total of \$3,000 enabling 15 winners to receive \$200 each. Funds will be awarded to use during the 2019-2020 school year.

Visit www.MembersOneNJ.org for more details. Good luck!

UPCOMING EVENTS

Shred Event

Date: May 18, 2019 **Time:** 9:30 am - 11:30 am

Location: 37 W Landis Ave., Vineland, NJ

Bring your important papers, and we'll shred them for you to protect your identity.

Budgeting Seminar

Date: May 23, 2019 **Time:** 6:00 pm

Location: 37 W Landis Ave., Vineland, NJ

Join us for this free educational event. We'll review all aspects of budgeting and help you to get a fresh start.

Cruise Down Memory Lane Event

Date: June 8, 2019 - Vineland, NJ

Join us for this fun and worthwhile event. Stop by our tent and say hello!

Food Truck Festival

Date: August 25, 2019 - Vineland, NJ

Stop by our tent to say hello and enjoy some terrific food from a variety of food trucks.



Stay Financially Fit!

NEW: KOFE Financial Education Program

Members 1st has partnered with KOFE to provide you and your family with free resources and tools to improve your financial wellness. Take advantage of these free services:

Unlimited Financial Education

- Extensive video library
- 30+ downloadable publications
- Budgeting tools and financial calculators
- Access to webinars and podcasts
- Live webchat or phone counseling with financial coaches



A product of  **CONSOLIDATED CREDIT™**
When debt is the problem, we are the solution.

Personal Financial Coaching

Work with your coach to review and analyze your budget and spending, determine goals and create an action plan. Coaches provide advice on:

- Personal counseling by phone
- Reading and understanding credit reports
- Debt management and budgeting strategies

Housing Counseling

- Credit counseling for home purchasing
- First-time homebuyer education

KOFE = Knowledge of Financial Education

Visit your members-only KOFE portal at membersonenj.org/kofe.com or call 844-906-0515 to speak with a financial coach.

A promotional banner featuring a cartoon character with glasses and a bow tie, holding a yellow envelope labeled 'To Mom' and a stack of cash. The background is a blurred image of a store aisle. The text on the banner reads: '\$100 CASH FOR EVERY NEW LINE NO STRINGS ATTACHED When credit union members activate new lines with Sprint® VISIT LOVEMYCREDITUNION.ORG/MOM TO LEARN MORE!'. In the bottom left corner, there is a red heart icon and the text 'LOVE MY CREDIT UNION® REWARDS'.



Low-Cost Insurance

Take advantage of TruStage™ Insurance for all your needs – including special rates on home, auto, life and AD&D insurance. Call 855-483-2149 for a free, no-obligation quote.

TruStage™ Auto Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.



Members 1st of NJ

FEDERAL CREDIT UNION

Better Banking With You In Mind

Vineland Office

37 West Landis Avenue
Vineland, NJ 08360
Phone: 856-696-0767
Fax: 856-696-3579

Woodstown Office

9 North Main Street
Woodstown, NJ 08098
Phone: 856-769-3452
Fax: 856-624-4144

Bridgeton/Hopewell Office

654 Shiloh Pike, Unit G
Bridgeton, NJ 08302
Phone: 856-453-9094
Fax: 856-378-7933

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Holiday Closings

Memorial Day

Monday,

May 27, 2019

Independence Day

Thursday,

July 4, 2019

Labor Day

Monday,

September 2, 2019



Connect with us!

