

MoneyTalk

A PUBLICATION FOR
MEMBERS 1ST OF NJ
FEDERAL CREDIT UNION

FALL 2019

BETTER VEHICLE LOANS *With You In Mind.*

Get behind the wheel of a car you can love – and easily afford! We make car buying quick, convenient, and worry-free. Our loan options are always better for your budget than dealer financing.



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



Better Vehicle Loans With You In Mind.

When you finance or get pre-approved for your auto at Members 1st, you can relax. Choose from our flexible terms, save time with our quick and easy application, **and make no payments for 60 days.** You'll enjoy convenience and savings in every way!

Rates as low as
2.00% APR*
Terms to 60 Months

PLUS!
Get a \$25 gas card for auto
loans of \$10,000 or above.

Relax with peace-of-mind benefits:

Gap Insurance

It will pay off your loan balance if your car is stolen, accidentally damaged beyond repair, or otherwise declared a total loss.

Extended Warranties (IWS)

With IWS protection, repairs on the vehicle are paid for you in case of mechanical failure, saving you hundreds or even thousands of dollars.

Loan Payment Protection

Safeguard your loans, so loved ones don't inherit your debt or loan payments should you die or become disabled.

Save money with our free car-buying resource:

<https://membersonenj.cudlautosmart.com>.

Car Smart

Navigate the car-buying process in a methodical, convenient way, so you can get the features you want, at a more affordable price. If you're buying used, search the site based on the model, mileage, and price range, in your desired zip code.

Apply Or Get Pre-Approved Today!

Visit www.membersonenj.org or in person at one of our offices.

*APR=Annual Percentage Rate. Rates effective 9/01/2019 and subject to change without notice. APR may vary based on creditworthiness, loan amount, and security offered. Rate shown is for qualified borrowers and subject to credit score, age and type of collateral, and term. Contact the credit union for the complete details.

International Credit Union Day

Thursday, October 17, 2019

Every year, on the third Thursday of October, we commemorate the birth of credit unions and our cooperative philosophy. Join us! We'll have refreshments and a special giveaway at all offices.

Doing business at a credit union makes sense:

Credit unions have been in business in the US since 1913, and membership continues to soar. Currently, there are approximately 112 million members nationwide – an increase of 4.7 million from the year before.* We're proud to be part of this exceptional industry – where people always come before profits.

The cooperative philosophy is unmistakable.

Providing you with the services you need and saving you money are two core philosophies. We don't gouge you with unnecessary fees, and we always take the time to listen to your concerns.

Invite your friends and family to join.

We can serve your family members, employees, or retirees from our select groups. Once you join, you can remain a member for life!

*Source: www.ncua.gov; the National Credit Union Administration Q1 2018 Credit Union System Performance Data.



**Local Service.
Global Reach.**

No Credit-Check Loan

November 1 – December 31, 2019

Borrow \$1,000 for 12 months at 15.95% APR*

Build your credit and use the funds for anything! It's perfect if you're just starting out or have experienced challenges in the past.

Contact the Credit Union for more information and take advantage of this opportunity today!

*APR=Annual Percentage Rate. Rates effective 9/01/2019 and subject to change without notice. A non-refundable \$30 application fee due upon applying. Members must be in good standing which includes no negative share accounts or delinquent loan history with the credit union. Payment example: 12 monthly payments of \$90.70 per \$1,000 borrowed at 15.95%. Offer valid only until Board approved funds are exhausted. Contact us for the complete details.

Holiday Loan Special

November 1 – December 31, 2019

**Borrow \$3,000 up to 24 months
at 6.45% APR***

Make shopping easy and affordable. You'll love this convenient option just in time for the holidays.

- Simply provide proof of income.
- Prior holiday loan must be paid off to get new one.

*APR=Annual Percentage Rate. Rates effective 9/01/2019 and subject to change without notice. A non-refundable \$10 application fee due upon applying. A credit report will be pulled; 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. Payment example: 24 monthly payments of \$133.92 per \$3,000 borrowed at 6.45%. Contact us for complete details.





A Better Visa® Credit Card With You In Mind.

SPECIAL INTRODUCTORY RATE:
1.99% APR*

Good On All Purchases & Balance Transfers Through May 31, 2020. (For New cards Issued October 1 – November 30, 2019)

This fall, take advantage of added savings with a Members 1st Visa Credit Card. Enjoy a special low introductory rate of 1.99% APR* through May 31, 2020. You'll save on all purchases and balance transfers!

Reduce Your Interest Expenses:

Enjoy this special low rate on all purchases – it's perfect for the upcoming holiday season.

Transfer High-Rate Balances:

Consolidate your cards into one low monthly payment.

Feel Secure:

Protect your transactions with our card's advanced chip technology.

Don't stay locked in a card that costs too much!

Apply today at www.membersonenj.org or call 856-696-0767.

*APR=Annual Percentage Rate. Accounts opened between 10/01/2019 through 11/20/2019 will receive 1.99% introductory APR until 5/31/2020. After the promotional timeframe expires, any remaining balances will migrate to the standard APR applicable on your account. Balance transfer rate is for non-Members 1st NJ credit card balances only. Please call 856-696-0767 or visit www.membersonenj.org for complete details.

UPCOMING EVENTS

Credit Unions Against Breast Cancer

Join Us for Making Strides Against Breast Cancer Walk in Ocean City, NJ, October 13, 2019.

Breast cancer is the most commonly diagnosed cancer among women in the US. One in eight will be diagnosed in her lifetime, and it is the second leading cause of cancer death among women.

As a team, we can fight this terrible disease. You'll enjoy the camaraderie and feel good knowing you're making a difference.

There are other ways to help.

Make a donation to the event at any office (\$5.00 will purchase a bracelet) or donate or join our team online: <http://bit.ly/Members1st>.

Together, we can make a difference!

**Santa to visit Vineland on
December 7th from 10:00 am to 1:00 pm.**



Buyer Beware:

Thieves continue to reinvent ways to steal our data. But knowing what to look for, you'll stay a step ahead.

Common Scams And How to Avoid Them:

Identity Theft: Unscrupulous crooks may steal your ID or go through your trash. Others try to solicit personal information over the phone or by email or text. If you become a victim of identity theft, money can be withdrawn from your account or credit applied for in your name.


Claims To Clean Up Your Credit: These promise to clean up your credit for a fee. What happens: your personal information is collected, and the crooks sell it illegally.

Internet Auction Fraud: It can include misrepresentation or non-delivery of the item. Or, fake customers may lure you with counterfeit checks or wire transfer schemes. Before doing business with any company, research and verify that its website is secure (look for https://), or inquire with the Better Business Bureau.

Ways To Protect Your Data:

- NEVER give out your personal information.
- Only open email and text messages from sources you are familiar with.
- Lock your devices, including your phone. Use complex passcodes and change them frequently.
- Monitor your accounts daily. Take advantage of eStatements, text alerts, and online and mobile banking to view your data.
- Destroy direct mail offers and stop your mail if you'll be away from home.
- Enroll in direct deposit and eliminate the possibility of a lost or stolen check.
- Review your credit report at least annually.


If you suspect you've been a victim of identity theft, call us right away. Also visit www.consumer.ftc.gov to stay abreast of current scams.



**\$100 CASH
FOR EVERY NEW LINE**

When credit union members
activate new lines with Sprint®

For more information, go to
LoveMyCreditUnion.org/Melvin



We Love Our Teachers!

You teach, nurture, and provide guidance in countless ways. We salute you and want to help lighten your load in a small way.

Apply For One of 15 Mini-Grants

You could win \$200 to use for your classroom! This year, there will be 15 winners, and funds will be awarded for the 2019-2020 school year. Applications due September 30, 2019. Apply at www.membersonenj.org/teacher-mini-grants/.

Good Luck!





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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Connect with us!

Holiday Closings

Labor Day

September 2, 2019

Columbus Day

October 14, 2019

Veterans Day

November 11, 2019

Thanksgiving

November 28, 2019

Christmas Day

December 25, 2019

New Year's Day

January 1, 2020

**Federally Insured
By NCUA**

Equal
Opportunity
LENDER



With the Equal Housing Lender logo, we are an Equal Housing Lender.
Equal Housing Opportunity Act

