

# MoneyTalk

A PUBLICATION FOR  
MEMBERS 1ST OF NJ  
FEDERAL CREDIT UNION

WINTER 2020

## BETTER LOAN OPTIONS *With You In Mind.*

Refinance high-rate loans from another lender for savings and peace of mind. We've lowered our rates dramatically through February 29th.



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# Better Loan Options With You In Mind.

Refinance a loan you have at another lender with us. Until February 29th, we've dramatically lowered our rates for savings and extra cash flow. Choose the terms right for you and relax, knowing you're doing right by your budget.

**REFINANCE  
TODAY –  
for savings and  
peace of mind!**

## Auto Loans

Refinance or buy new. We offer rates and terms to help you save.

- Rates as low as **2.0% APR\***
- Terms up to 72 months
- **Gap Insurance** – Pay off your loan balance if your car is stolen, accidentally damaged beyond repair.
- **Loan Payment Protection** – Safeguard your loans, so loved ones don't inherit your debt or loan payments.

## Personal Loans

Consolidate bills and other debt. Select from several options and use the funds for any need.

- Rates as low as **7.0% APR\***
- Borrow up to \$15,000
- Repay in 60 months

## Don't Stay In An Expensive Loan.

Refinance today and save at [www.membersnenj.org](http://www.membersnenj.org) or call **866-858-3164**.

\*APR=Annual Percentage Rate. Rates good through February 29, 2020. Refinanced loans MUST come from another financial institution. Not valid on any existing Members 1st loans. 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.



## IMPORTANT Regulation D Notice

Members 1st of NJ Federal Credit Union complies with the Federal Reserve Bank's Regulation D. This Regulation limits the number of certain transactions you can make from your share accounts each month. Share accounts include Regular Savings (01), Business Savings (07), Children's Savings (03), Vacation Club (06), Special Savings (04 & 08), Association Savings (05), Kasasa Savings (92 & 93). Each individual share account is allowed a total of six (6) Reg D transaction per month. Contact credit union for more details.

# New Year And A Better Financial You In Mind

## JOIN THE KOFE CLUB CHALLENGE

Save more this year – and get rewarded! When you open a KOFE account, **we'll match 10% of your savings (up to \$100) for the year.\***

Members 1st has partnered with KOFE (Knowledge of Financial Education) to provide you and your family with free resources and tools to reach your goals.

### Get Rewarded!

- **Open a KOFE Club Savings account at any of our three locations and set a goal for 2020.**
- At the end 2020, Members 1st will deposit 10% of whatever you save (up to \$100 per member).
- Complete one KOFE activity, found in the KOFE Portal, each quarter of the year.
- Register for KOFE. It's free and easy!

### More Benefits

KOFE offers UNLIMITED FINANCIAL EDUCATION, including access to an extensive video library, free budgeting tools, webinars, podcasts, live webchat help, or phone counseling with financial coaches.

- Work with a coach to review and analyze your budget and spending, and to set goals and an action plan.
- Review and understand your credit report.
- Set debt management and budgeting strategies.

### Your financial goals are within reach.

Visit the KOFE portal at [www.membersonenj.org/kofe.com](http://www.membersonenj.org/kofe.com) or call 844-906-0515.



## MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to Learn More



Love My Credit Union®  
rewards



# GET \$200 FROM SPRINT!

You receive \$100 per line on up to two lines when you switch to Sprint, plus a \$100 loyalty reward every year. That's a savings of more than \$600 (over Verizon) in your first year! And with Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

## Claim your cash rewards

1. Switch to Sprint and mention that you're a credit union member.
2. Register your new lines at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

## Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year, starting after your first year of service.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.*



## UPCOMING EVENTS

### Reality Fairs

We're holding three Financial Reality Fairs this spring. Here, high school students can participate in and learn the positive results of budgeting using real-life scenarios, all in a fun environment.

### We're Looking For Reality Fair Volunteers!

**Millville Senior High School: April 22, 2020**

**Millville Memorial High School: April 29, 2020**

**Cumberland Regional High School: May 14, 2020**

We'd love to have your help! Contact Marya Cabatingan at 856-696-0767 ext 107 or [MCabatingan@membersonenj.org](mailto:MCabatingan@membersonenj.org) for more information.

### Valentine's Day Raffle

### Win A Movie Date-Night Package: Two Tickets & \$25 Gift Card!

Stop by any office between February 1 - 14, 2020, and we'll enter you to win our Valentine's Day Raffle. The lucky winner will receive a movie date-night package!

Must be age 18 and older to enter and win. One entry per member, please.





## Take Back Banking With KASASA Checking

You use your Checking Account every day. Why not get rewarded and make the switch to Members 1st? We now offer two Kasasa Checking options – with more perks than the average checking account.

### 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
- Convenient overdraft protection

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

*\*Some restrictions apply. See us for details.*

## Buried In Student Loan Debt?

**With LendKey, you can get immediate financial relief.**

It's easy to refinance student loan debt with our trusted partner, LendKey. Choose from fixed-rate (term) loans or variable rate options and compare the benefits of each – including lower monthly payments, less overall interest paid, or a shorter term. Using our easy interactive tools, you can select the best scenario for you.

### Student Loan Options

**Variable Rates as low as 1.90% APR\***

5, 7, 10, 15, and 20-year terms

**Fixed Rates as low as 3.49% APR\***

5, 7, 10, 15 and 20-year terms

*\*Effective as of November 2019*

### Benefits:

- Refinance private and federal, undergraduate and grad school student loans
- No origination fees or prepayment penalties
- 0.25% interest rate reduction with automatic payments
- Cosigner release available after 12 monthly payments

### Get Started:

For more, please contact the LendKey customer care team at **866-840-7406** or email [customer.care@lendkey.com](mailto:customer.care@lendkey.com).





**Members 1<sup>st</sup> of NJ**  
FEDERAL CREDIT UNION  
*Better Banking With You In Mind*



**Connect with us!**

## Holiday Closings

Presidents' Day

Monday, February 17, 2020

**Federally Insured  
By NCUA**

Equal  
Opportunity  
LENDER



Member Since 1970  
Equal Housing Lender  
Member Since 1970



### **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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