

MoneyTalk

A PUBLICATION FOR
MEMBERS 1ST OF NJ
FEDERAL CREDIT UNION

SPRING 2020

We Are Here For You!

During this unprecedented time, we have loan solutions to give added support and savings.

- Auto Loans & Refinances
- VISA® Credit Cards
- Emergency Loans
- Flexible Mortgage

See inside for financial relief.



IN THIS ISSUE:

COVID-19 Loan Solutions
Get \$200 Cash From Sprint
Cash-Back With Your Debit Card
Home Equity Rates Lowered
PLUS Much More



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

LOAN SOLUTIONS When You Need Them Most!

If you're experiencing financial difficulty or need assistance, contact us right away.
We're your partner – through good times and the more challenging ones.

Auto Loans & Refinances

Rates as low as 1.50% APR*

- Refinance for lower monthly payments – Gain cash flow.
- No payments for 90 days – Give yourself a chance to breathe.
- GAP coverage (Save \$100 and pay only \$350 for your protection) – Pays your loan balance if your car is stolen or accidentally damaged beyond repair.

VISA® Credit Cards

Transfer balances at 1.99% APR*

- Transfer balances from other cards through April 30, 2020.
- Save with this low rate for 9 months.
- Consolidate balances and see savings right away.

Emergency Relief Loans

Low rate of 6.00% APR*

- Borrow up to \$2,000 and take up to 24 months to repay.
- No application fees and make no payments for 90 days.
- Use the funds to tide you over, pay bills, or for other unexpected expenses.

Mortgage Options

Rates are at an all-time low.

- Refinance and lower your payments.



You Can Count On Us. Apply Online Today!

Apply at www.membersonenj.org or call **856-696-0767** for assistance.

*APR = Annual Percentage Rate. Rates effective April 1, 2020, 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. Example Payment: \$2,000 for 24 months at 6.00% APR will have a monthly payment of \$88.87. Contact the credit union for the complete details.

A Better Financial YOU

Join The KOFE Club Savings Challenge

www.membersonenj.org/kofe-club-savings

When you open a KOFE account, we'll match 10% of your savings (up to \$100) for the year. Simply complete four activities in the KOFE portal by year-end.

Get Rewarded:

- Open a KOFE Club Savings account and set a goal.
- Complete four activities in the KOFE portal at www.membersonenj.org/kofe.com.
- At the end of 2020, Members 1st will deposit 10% of whatever you save (up to \$100 per member).

KOFE offers UNLIMITED FINANCIAL EDUCATION, including access to free budgeting tools, webinars, podcasts, live web chat help, or phone counseling with financial coaches.



Get Started Today!

**Credit Union Members
Switch to Sprint®
Get a cool
\$200 cash.
Plus \$100 annual loyalty reward**

Get cash

Cash via deposit. \$100/line, max 2 lines. Reg. new line activ. on eligible plan and registration. Loyalty: via deposit. \$100/yr. per account.

Members 1st Of NJ Federal Credit Union Members Can Get \$200 Cash From Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

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

Get rewarded for loyalty

Receive a \$100 loyalty cash reward every year starting one year after registration.

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. 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. 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. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

April Is Credit Union Youth Month

#CUYouthMonth

Introduce your child (up to age 18) to Members 1st!
There's never a been a better time to teach your kids
how to share, spend, and save at your credit union.

Enter Our Drawing!

Open a children's account, and you'll be part of our raffle
to win two movie tickets and a \$25 gift card. The contest runs through April 1-30, 2020.
For complete contest rules and eligibility requirements, contact Members 1st.



Teacher Mini-Grants

You deserve the chance for extra money to use in the classroom.

This year, we're awarding a total of \$3,000 in mini-grants, enabling 15 winners to receive \$200 each. Funds will be awarded to use during the 2019-2020 school year.

Beginning in June, teachers who are members can complete the application on our web-site. Simply detail a classroom project that ignites curiosity and encourages learning.

Apply June through September at www.membersonenj.org/teacher-mini-grants.

Added Peace Of Mind

**Consider GAP coverage for your auto loan.
You'll save \$100 for a limited time only.**

For a limited time, we're reducing the cost of our GAP coverage by \$100. You pay only \$350 for this incredibly valuable coverage! (We'll add it right to the cost of your loan.)

How it works:

GAP insurance pays off your loan balance if your car is stolen or accidentally damaged beyond repair. Simply ask for GAP coverage with your next auto loan or refinance.

Refinance For A Better Car Loan

If your current rate is more than 1.50% APR*, it makes sense to refinance.



UPCOMING EVENTS

“Virtual” Budgeting Seminars:

Wednesday, April 22 at 6:00 pm

Wednesday, May 6 at 6:00 pm

Register at: <https://www.memberonenj.org/cu-news-events/community-events/>

Part of a three-part series, this online “virtual” event is open to the public for no charge. We'll review all aspects of budgeting, to help you get on track and achieve your financial goals. Participants will learn the ins and outs of budgeting, how to use a budgeting worksheet, and more.

Shred Event

Saturday, May 2, 2020, 9:30 am - 11:30 am

(rain or shine!)

Bring us those personal papers you'd like to shred. You can clean up things at home and feel more secure. Please: no binders, x-rays, media, hard drives, trash, or batteries. There is a limit of five boxes or bags of paper.

Note: There is no notice of cancellation from our shred company as of yet. Please check with us as the date approaches.

Annual Meeting

Date: May 20, 2020.

Details to be determined. Stay tuned!



KASASA CASH BACK® CHECKING:

Earn Cash By Using Your Visa® Debit Card

Want cash-back? It's a no-brainer when you sign up for Kasasa Cash Back® Checking, with 2.50%* cash-back per month on signature-based purchases of up to \$300.

Earn up to \$7.50 per month or \$90 per year, plus:

- 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
- Free CO-OP Shared Branch Access (Over 5,000 nationwide)
- Free Surcharge-Free CO-OP ATMs
- Overdraft Protection

Get the flexibility you deserve

Visit www.membersonenj.org/kasasa-cash-back-checking for details.

**Some restrictions apply.*



May & June Food Drive!

Bring your non-perishable food items to any office.

Area credit unions have joined forces for a kid-friendly food drive. We're keeping area families fed and nourished with non-perishable items such as peanut butter and jelly, canned pasta, soups, macaroni and cheese, breakfast cereals, and oatmeal, pancake mix, granola bars, fruit cups, pudding cups, juice boxes, raisins, and dried cranberries. Thank you for helping!

Funding Better Dreams

NEW LOWER RATES

Take a 0.50% discount on a Home Equity Credit Line with rates as low as 3.75% APR*

- Your line is replenished as you repay

Fixed-Rate Home Equity Loans as low as 3.50% APR* with a 1.00% discount

- For five years (w/automatic payments)
- Flexible borrowing amounts, up to \$150,000

CONSIDER: Refinancing other home equity and real estate loans (even your mortgage) or consolidating debt with this home equity opportunity. Or finance those springtime home improvements or a new car.

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



*APR = Fixed rate home equity loans are as low as 3.50% APR for 60 months (with payroll deduction) and for loan amounts of up to \$150,000. Rate is 4.25% without automatic payment. Rates effective 6/1/2020 and subject to change without notice. 80% LTV; additional terms available, up to 20 years. See credit union for complete details.



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

Memorial Day

Monday, May 25, 2020

Independence Day

Saturday, July 4, 2020

Labor Day

Monday, September 7, 2020

**Federally Insured
By NCUA**

Equal
Opportunity
LENDER



We do not discriminate on the basis of race, sex, religion, marital status, or national origin in our lending practices.

