

MoneyTalk

A PUBLICATION FOR
MEMBERS 1ST OF NJ
FEDERAL CREDIT UNION

FALL 2020

Unbeatable Auto Loans

RATES AS LOW AS 1.75% APR*

There's more to financing than a low rate, but this one's hard to beat!

Or refinance a loan from another lender today!

See inside for details.



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Members 1st of NJ
FEDERAL CREDIT UNION

Better Banking With You In Mind

UNBEATABLE Savings!

Buy your dream car and relax with the lowest rates around.

At Members 1st, there's no negotiating the best deal for your auto loan. Along with our excellent rates, your overall best deal always starts here – with no hassles or uncertainty.

AUTO LOANS as low as 1.75% APR*

With automated payments via direct deposit.

Flexible options

- Make no payments for 90 days.
- Relax with 100% financing.

Calculate payments

- Check out our online calculators.
- Compare payments and loan amounts.

More savings

- Low-cost GAP insurance
- Payment protection
- Extended warranty programs

Tap into AutoSmart®

Research price, compare features and reviews, even build your dream car's make and model, right from our website:

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

Apply today!

Visit us at www.membersonenj.org or call 856-696-0767.

* APR = Annual Percentage Rate. Rates effective September 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. Contact the credit union for the complete details.



HOLIDAY LOAN SPECIAL

6.45% APR* ❄️ Borrow \$3,000 ❄️ Repay in 24 months
Offer good November 1 – December 31, 2020.

Our Holiday Loan is the perfect way to pay for upcoming expenses. Use the funds for gifts, decorating, family get-togethers, and more. 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 a new one.
- Use the funds for anything!

*APR=Annual Percentage Rate. Rates effective November 1, 2020, 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.



Ready For Cash-Back?

Sign up for Kasasa Cash Back® Checking and use your Visa® Debit Card!

This is such a great account with awesome perks and flexible transactions. Plus, you get cash-back when using your debit card - 2.50% on debit card purchases up to \$300!

Earning potential

- 2.50% cash-back on debit card purchases*
- No category restrictions on purchases
- Cash-back earned on up to \$300 in purchases monthly
- Earn up to \$90 cash-back per year, \$7.50 per month

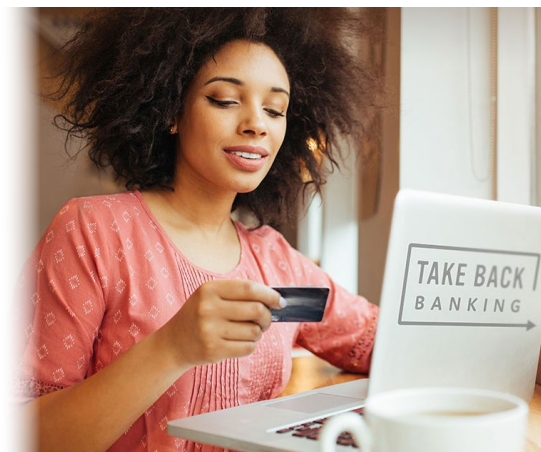
More perks

- Refunds on ATM withdrawal fees (up to \$25 monthly)*
- 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 and cash-back!

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

**Some restrictions apply. See our website for complete details.*



Inspiring Hope For A Global Community

Celebrate International Credit Union Day

Thursday, October 15, 2020

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize the hard work, and share member experiences.

Since 1948, we've celebrated the third Thursday of October to raise awareness about the excellent work credit unions and other financial cooperatives are doing in the U.S. and around the world. It also allows our members to engage with the democratic structure of credit unions.

Join us on Credit Union Day to celebrate credit unions, our volunteers, staff, and our members! This year's theme is "Inspiring hope for a global community." We invite you to "Like" and "Follow" our Facebook page for a special ICU Day Giveaway.



Make Holiday Dreams Come True

VISA Credit Cards at 0% APR*

New Purchases & Balance Transfers!

October 1 – November 30, 2020

Just in time for the holidays, new cards opened between October 1, 2020, and November 30, 2020, will receive 0% APR on retail purchases and balance transfers. Save with this low rate for the first six months. This is a huge savings! After six months, any remaining balances will revert to your standard credit card rate.

Create more holiday memories.

Whether you're shopping for gifts, parties, food, or décor, our VISA Credit Card makes it easy on you. Apply today and enjoy the savings!

*APR = Annual Percentage Rate. Offer subject to change without notice. Please see the credit union for complete details.

Holiday Gift Ideas

Consider these handy items to purchase in our lobbies:

- Regal Movie Tickets
- VISA Gift Cards

They make perfect gifts for anyone!

UPCOMING EVENTS

Save The Date - Annual Meeting

Tuesday, September 22, 2020

Watch for details!

Shred Event

Saturday, September 26, 2020

9:30 am - 11:30 am

You're invited to shred up to five boxes of paper, such as junk mail, old magazines, letters, outdated personal information, etc. Come rain or shine; we'll still operate in light rain. We'll be socially distancing, so please remember your mask and to follow the six-foot rule. If you feel unwell, we encourage you to stay home. Please: no binders, x-rays, media, hard drives, trash, or batteries.

Credit Unions For A Cure

Making Strides Against Breast Cancer In

Ocean City - 2020 Virtual Event via Facebook Live

Area credit unions are banding together to help save lives by participating in the American Cancer Society Making Strides Against Breast Cancer Walk. Join us for the fun virtually or kindly donate by visiting our team page: <http://main.acsevents.org/goto/cuforacure>.

We're proud to be a part of this treasured community event close to so many hearts. Join us for the walk or donate. We appreciate any support and well wishes. Together, we can make a difference!

Coming Soon

Home Buying Seminar - November, 2020

Watch for details!

Holiday Toy Drive To Be Announced





COVID-19 Tracing Scams:

Imposters are calling, texting, and emailing unsuspecting individuals in these recent COVID-19 tracing schemes.

Genuine contact tracers are a vital way to help control the spread of disease – if the call is legitimate. However, according to the FTC (www.consumer.ftc.gov), “scammers are pretending to be contact tracers so they can profit off of the current confusion. They’re trying to steal your identity, your money – or both. Luckily, there are ways to tell the difference between a real contact tracer and a scammer.”

An authentic contact tracer may reach out to discuss results of a test you took, or because someone you’ve been in contact with tested positive. Variables will depend on your state’s program, and legitimate contact tracers may reach out by phone, email, or text, or even visiting your home.

It’s valid for a tracer to ask for your:

- Name and address
- Health information
- Names of places and people you have visited

To protect your identity, we recommend that you follow FTC guidelines:

- Never agree to pay someone claiming to be a contact tracer.
- Don’t share private info, including your Social Security number, credit card, or credit union account (or other banking) information.
- Don’t provide personal details or sensitive information.
- Never click on or download unfamiliar links sent via an email or text – these may be malicious sites designed to steal your info.

If you suspect a scam, contact your local authorities and the FTC at www.FTC.gov/complaint.

Source: www.consumer.ftc.gov/blog/2020/06/help-covid-19-contact-tracers-not-scammers.

Holiday Skip-A-Pay!

Wouldn’t the extra funds come in handy?

Apply to skip your December or January payment on your qualifying credit union loan(s) – excluding real estate and credit cards. To make your request, stop in or call us at 856-696-0767. There is a small fee, only \$30, but for the added peace of mind, it’s well worth it!

Excludes real estate and credit card loans. With Holiday Skip-A-Pay, you authorize Members 1st to extend your final loan payment by one month. The \$30 processing fee per loan will be automatically deducted from your account. Interest will continue to accumulate on your loan during the month you skip your payment. All loan payments must be current to qualify. Please allow a minimum of two weeks to process your request. Loans taken after May 31, 2020 are not eligible for our Skip-A-Payment Program.





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



Connect with us!

Holiday Closings

Columbus Day
October 12, 2020

Veteran's Day
November 11, 2020

Thanksgiving
November 26, 2020

Christmas Day
December 25, 2020

**Federally Insured
By NCUA**



We're an Equal Housing Lender
and Equal Credit Opportunity Act

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