

MoneyTalk

A PUBLICATION FOR
MEMBERS 1ST OF NJ
FEDERAL CREDIT UNION

SPRING 2021

DRIVE HOME YOUR BEST DEAL

Find a car you love and payments easy on the budget!

AUTO LOANS AS LOW AS 1.50% APR*

With automated payments via direct deposit.

See inside for details.



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MORE CAR FOR YOUR MONEY

Find a car you love.

At Members 1st, you can feel confident in the car you buy and loan you choose. Along with customized service, your best deal always starts with us.

Flexible options

- Make no payments for 90 days.
- Finance 100% of the price, including tax, title, and tags.

Calculate payments

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

Protect your investment

- Enroll in low-cost GAP and payment protection plans.
- Eliminate expensive repairs with an extended warranty.

Get started!

Research price, compare features and reviews, even build your dream car at <https://membersonj.cudlautosmart.com>. We can also get you preapproved for the financing — so you can drive home your best deal.

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

*APR = Annual Percentage Rate. Rates effective April 1, 2021, and subject to change without notice. APR may be based on creditworthiness, loan amount, and security offered. Rates shown are for qualified borrowers and subject to credit score, age of collateral, and term. Variable APR is good on new loans as well as loans refinanced from another institution. Contact the credit union for the complete details.

Auto Loans
as low as
1.50%
APR*



Business Is On!

If you're a business owner, we have the flexible service options your employees deserve.

Statistics reveal: 43% of employees are distracted by their finances at work and spend three or more hours each week in the office thinking about or dealing with their personal financial issues.

~ Chicago Business Journal, from PwC's 2018 Employee Financial Wellness Survey

Why not offer the benefits of membership to your employees?

The service is free, and it's a nice add-on to your current benefits

package. You'll help improve your employees' financial wellbeing and eliminate some stress in their life. And everyone needs a trustworthy place to save and borrow!

Become one of our employer groups:

It's easy! Submit a letter on your letterhead with your request. (We have a template on our website you can use.) There is no cost to you or your business, and your employees will feel happier and more secure, which is a win-win for everyone.

Financial Calculators: Make Smart Comparison

These easy-to-use calculators are found right on our website! Simply click on the "Resource" tab and "Financial Calculators."

HOME - Find out how much home you can afford, compare payments, and view refinance options.

SAVINGS - See how long it will take to reach a savings goal, review CD maturity options, and how taxes can impact.

RETIREMENT - Figure how much you need to save, the impact of inflation, and compare IRA options to your 401(k).

CREDIT - Compare loan payments, the impact of making extra payments, and the time needed to pay off your credit cards.

AUTO - Compare payments, leasing vs. buying, and taking the rebate vs. dealer financing.

Whatever your goals, you'll feel more confident comparing your options.



Inspired Equity Loans

Your most affordable financing option!

Home Equity Credit Line as low as 3.25% APR*

Your line is replenished as you repay

Fixed-Rate Home Equity Loans as low as 3.25% APR*

For five years (w/automatic payments)

Flexible borrowing amounts, up to \$150,000!

Whether it's making your home the perfect space, buying a car or boat, finishing college, or consolidating debt, we have the funds for your springtime inspiration. A home equity loan offers maximum versatility, an excellent rate while you enjoy complete discretion on how you use the funds.

Learn more at www.membersonenj.org.

*APR = Fixed rate home equity loans are as low as 3.25% APR for 60 months (with payroll deduction) and for loan amounts of up to \$150,000. Rate is 3.75% without automatic payment. Rates effective 4/1/2021 and subject to change without notice. 80% LTV; additional terms available, up to 20 years. See credit union for complete details

Seize The Moment!

Credit Card Balance Transfers at 0.99% APR* for 12 months

Get a fresh financial start with a low 0.99% on balances you transfer from another lender to our credit card between June 1, 2021 and August 31, 2021. A low APR means you pay less in interest. It's that simple! You can apply online at www.membersonenj.org.

Offer good until August 31, 2021.



*APR = Annual Percentage Rate. Balances transferred by August 31, 2021 will receive 0.99% introductory APR, good for 12 months. After the promotion timeframe expires, any remaining balances will migrate to the standard APR applicable on your account. Balance transfer rate is not non-members 1st of NJ credit card balances only. Please call 856-696-0767 or visit www.membersonenj.org for complete details.



Teacher Mini-Grants

Your chance for extra money to use in the classroom

We're awarding 15 \$200 mini-grants — totaling \$3,000 for educators to use during the 2021-2022 school year.

Eligibility:

- *Applicants must be a member in goodstanding to receive the grant.*
- *Grants are open to K-12 educators only.*
- *Requests should be for the specific items needed for the classroom project.*

You can complete the application right on our website, June 1st through September 30th. Detail a classroom project that ignites curiosity and encourages learning, plus a list of necessary classroom project items.

As teachers, we appreciate all you do. Visit www.membersonenj.org/teacher-mini-grants to apply!

Mark Your Calendars!!!

Credit Union Youth Month!

We celebrate National Credit Union Youth Month every April to encourage healthy savings habits for kids. Learning about money starts early, and our Youth Accounts will help your kids get started the fun way!

Open a child's savings account in April, and you'll be entered into a raffle for a \$25 VISA® gift card!

Shred Event

Saturday, May 1, 2021, 9:30 am - 11:30 am
Vineland Office

Bring us any 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.

Home Buying Seminar (virtual)

Thursday, June 10, 2021, 6:00 pm

Discover the ins and outs of the home-buying process at our second virtual learning event! You'll learn:

- Advantages and disadvantages of home ownership
- Three steps to getting a home before you even look for one
- Budgeting for home ownership

Annual Meeting

September - Details TBD

To attend, register at one of our offices, or under our Events page at www.membersonenj.org or call 856-696-0767.



KASASA CASH BACK® CHECKING:

WHERE EARNING CASH IS A PIECE OF CAKE.



We love this account! You get cash-back on your signature-based debit transactions. Plus, enjoy savings with refunds on ATM fees, no monthly service charge, or per-transaction fees. Compare this to your current checking account. Are you earning cash-back? Are you paying fees?

With us, earn rewards simply by using your VISA® Debit Card!

You'll receive 2.50% APY* 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

We'll help you make the switch.

Visit www.membersonenj.org/kasasa-cash-back-checking or contact us.

*APY = Annual Percentage Yield. Some restrictions apply. Contact credit union at 856-696-0767 for complete details.

Round-the-Clock Access

Banking with us has always been easy and convenient – by phone, tablet, or laptop, we've got the choices you need!

Online Banking - Take advantage of our 24/7 Virtual Branch. Check balances, transfer funds, view transaction history, apply for loans, make payments, pay bills, and more!*

Mobile Banking App - Bank from your phone, at your convenience, with all the perks you get with online banking.*

Remote Deposit - Make check deposits with our mobile app.

Online Loan App - Apply for loans directly online at www.MembersOneNJ.org.

Touch Tone Teller - Use any touch tone phone to conduct account inquiries and financial transactions 24 hours a day. Touch Tone Toll Free Number: 1-888-406-9645.

*Stop into any location to enroll or go online with your account number and Audio Pin.



Refer A Member

Share the benefits of membership, and you could be a winner!

Help someone you love to find a better way to bank. When you refer a new, eligible member in May (and that individual opens an account), you'll be entered into a raffle for a \$25 gift card!

Some restrictions apply. 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

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

PSRST STD
U.S. POSTAGE
PAID
BOYERTOWN, PA
PERMIT NO. 10003



Connect with us!

Holiday Closings
Memorial Day
May 31, 2021
Independence Day
(Observed)
July 5, 2021
Labor Day
September 6, 2021

**Federally Insured
By NCUA**

Equal
Opportunity
LENDER



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

