



Dear Member,

We have made important changes at your Credit Union.

As of May 1, 2021, the Woodstown Branch is permanently closed. This branch has experienced greatly reduced usage and cannot operate efficiently. Members banking at this office can still bank in person at either the Hopewell Branch, located at 654 Shiloh Pike (Rt 49), Hopewell Twp., NJ or the Vineland Branch, located at 37 W. Landis Ave, Vineland, NJ. Or, at any Shared Branch location.

We understand that this may be an inconvenience for some members, but over the years, we have developed some of the best electronic and remote banking services available to consumers today and members have responded by using them more and more each day!

We continue to meet our goal of offering better rates and lower fees to all members, as well as continuing to offer the state-of-the-art banking products you are looking for.

Because of our wide variety of convenience and digital services that we have put in place over the years, the Credit Union was effectively able to continue to serve members during the COVID-19 Pandemic crises. The forward thinking of the Board of Directors allowed us to meet the needs of our members without interruption.

Easy Access Products

The following is a list of services we currently offer that make banking with Members 1st of NJ FCU easier and more convenient than ever before:

Access to Surcharge-Free ATM Network

Members 1st of NJ FCU belongs to CO-OP, offering over 30,000.00 surcharge-free ATMs. Visit our website or [click here](#) to find an ATM near you.

Shared Branches

Through our partnership with CO-OP Shared Branch Network, we offer an additional 5,600 full-service branch locations in the U.S and 7 foreign countries. Services include deposits, withdrawals, check cashing and loan payments. To find a convenient location near you, visit our website or download the mobile app for your [iPhone](#) or [Android](#). The closest Shared Branch Credit Union is 1166 FCU located at 95 Woodstown Rd., Swedesboro, NJ

Free Touch Tone Teller

You can easily access your account via a telephone with [Touch Tone Teller](#). Access the service securely using your account number and PIN. Check your balances, transfer funds, make loan payments and request a withdrawal by check anytime day or night from where ever you are.

Free Online Banking and Free Bill Pay

Online banking makes it easy to check balances, make transfers, make a loan payment, take a loan advance, pay bills, transfer funds to a third party or your account at another institution. My Financial Fitness allows you to aggregate your accounts, credit card accounts and loans held elsewhere in one convenient place. You can also establish a budget and track your spending and savings. Use Credit Sense to keep track of your credit, check your credit score, and get advice on how to save money by taking steps to lower your interest costs.

Online Account Opening

Conveniently open new share, checking and club accounts through our website online or on your phone using our mobile app.

Mobile Banking and Mobile Deposits

With our convenient Mobile App, you can access your account anywhere 24/7. Check your balances, transfer funds, make a deposit, transfer loan payments, pay bills and send funds to others using POP Money and coming soon Zelle. [Click here](#) for a Mobile Deposit application.

Direct Deposit

Having your funds directly deposited into your account is both convenient and secure. Every pay period, your money is automatically deposited to your account. Deposits can be made to either your checking or savings account. Funds can be automatically distributed to other accounts, such as club accounts, loan payments or other accounts you have at the credit union. Just tell us how you want your funds distributed and we will set it up for you.

Online Loan Applications

Apply for a loan easily anytime using our convenient online loan application.

All of these services are free and accessible to you anytime day or night. They are quick and easy to set up. We are here to help you determine which services are right for you. Please do not hesitate to give us a call with any questions or to set up any of these services.

Sincerely,

Eileen Crean

Eileen Crean, President/CEO

www.membersonenj.org