

# MoneyTalk

A PUBLICATION FOR  
MEMBERS 1ST OF NJ  
FEDERAL CREDIT UNION

FALL 2021

## SMART AUTO BUYING

Search, shop, finance — all in one place!

**AUTO LOANS as low as 1.50% APR**

*With automated payments via direct deposit.*

**Your best deal always starts with us.**

*See inside for details.*



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



## The Smartest Way To Buy A Car

It's more than getting a loan. It's finding the right vehicle with the features you need — and the lowest monthly payment.

**AUTO LOANS AS LOW AS 1.50% APR\***  
*with automated payments via direct deposit.*

### Don't let the details overwhelm you!

With AutoSMART, our free auto buying service, you can research price, compare features and reviews,

even build your dream car! Also, take advantage of convenient financial calculators, compare payments, rates, and more.

### Added perks:

- **GAP Insurance** – Pays your remaining loan balance if your car is stolen, accidentally damaged beyond repair, or declared a total loss.
- **Mechanical Breakdown Coverage** – Qualifying repairs are paid, saving you hundreds or even thousands of dollars.
- **Debt Protection** – Protect your loved ones so they don't inherit your debt or loan payments
- **No Payments For 90 Days**

### Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) to get started!

\*APR = Annual Percentage Rate. Rates effective September 1, 2021, and subject to change without notice. APR may vary based on creditworthiness, loan amount, security offered and combined Loan-to-Value (LTV). Rates shown are for qualified borrowers and subject to age of collateral and term. APR is good on new loans as well as loans refinanced from another institution. Contact the credit union for the complete details.

## AMAZING SAVINGS!

### Visa Credit Card Special Introductory Rate: 0% APR\*

Available on all purchases & balance transfers for six months! It's perfect timing for fall and the holidays.

### Good for new cards issued October 1 – November 30, 2021.

**Reduce Your Interest Expenses:** 0% APR will make your purchases more affordable.

**Transfer High-Rate Balances:** Get rid of other high-rate cards and make one low monthly payment.

### Save with 0% APR for six months!

Apply today at [www.membersonenj.org](http://www.membersonenj.org) or call 856-696-0767 for more details. The savings are amazing!

\*APR=Annual Percentage Rate. Accounts opened between 10/01/2021 through 11/30/2021 will receive 0% introductory APR for six months. After the promotional timeframe expires, any remaining balances will migrate to the standard APR applicable on your account. Balance transfer rate is for non-Members 1st of NJ credit card balances only. Please call 856-696-0767 for complete details.





## Holiday Skip-A-Pay

### GET THE CASH YOU NEED!

Members 1st of NJ is offering you the chance to skip your December or January payment on your qualifying credit union loan(s).\*

*\*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, 2021 are not eligible for our Skip-A-Payment Program.*

## Beware Of Gift Card Scams

Gift cards have many legitimate uses. Unfortunately, the fraudsters have crafted a new way to scam us, using the cards as a convenient form of payment in their scams.

### AARP shares signs that it may be a scam:

- You're directed to buy one or more gift cards — often referred to as "electronic vouchers" - as a quick means of making payment.
- You're told to share the numbers on the back of the gift cards by reading them off or sending a picture.
- The request comes from someone you wouldn't expect to ask for money. It could be a Social Security warning of a problem with your account; a utility company is warning of an imminent shutoff; a lottery company is promising a big prize; or a grandchild asking for bail or facing another financial emergency.



### "Secret Shopping" scams are also on the rise.

The FTC (Federal Trade Commission) reports that unsuspecting victims may get an offer in the mail or email from a well-known company inviting you to participate in a research project as a secret shopper.

- You may receive a check or multiple checks where you keep a portion for yourself and purchase gift cards with the rest.
- They ask you to go to a store, buy the gift cards, scratch off the silver on the back, and text them a picture of the numbers. This gives the fraudsters immediate access to the money on the cards.

Scammers will instill a sense of urgency. But they will take the funds off the gift cards before the bad check provided is returned — and you're out all of the money.

### Report anything unusual.

If you believe you've become a victim of fraud, contact your local police department or the FTC at [www.FTC.gov/complaint](http://www.FTC.gov/complaint).

Sources: AARP (<https://www.aarp.org/money/scams-fraud/gift-card-payment.html>) and the FTC (<https://www.consumer.ftc.gov/blog/2020/03/fake-offers-secret-shopper-jobs>).



## 24/7 ACCESS

No matter where the holidays take you, enjoy easy access to all your Members 1st of NJ accounts. Our digital banking services offer all the convenience you need and added peace of mind.

**Online Banking** - Track your balances, make transfers, apply for loans, pay bills, and more.

**Mobile App & Remote Deposit** - Bank using your smartphone.

**Touch Tone Teller** - Available 24/7 for a variety of transactions.

**Surcharge-Free ATMs** - Get cash when you need it most.

Visit [www.membersonenj.org](http://www.membersonenj.org) and click on our **Services Tab** to learn more

## Mark Your Calendars!!!

### Miracle Jeans Day

September 29, 2021

We're raising money for the Children's Miracle Network Hospitals!

For a small donation, staff will be in jeans to help local kids at our Children's Miracle Network Hospital. Your support is welcome! If you'd like to make a donation, please ask us how.

### Credit Unions Against Breast Cancer

Sunday, October 10, 2021

Ocean City, NJ

Join us for the "Making Strides Against Breast Cancer Walk" in Ocean City, NJ.

Join our team, Credit Unions for a Cure, and/or donate any amount. We're accepting donations at our two offices or on our team page. Together, we can make a difference!



### International Credit Union Day

Thursday, October 21, 2021

Join us for the celebration! There will be fun and light refreshments for everyone. We'll also enter you into our raffle for a \$25 gift card!

### Toy Drive

As the holidays draw near, members may drop unwrapped toys to our Vineland or Hopewell offices. If it's more convenient, monetary gifts will be accepted as well. Make the holidays brighter for those less fortunate and participate in our Toy Drive!

# Convenient Holiday Solutions

Choose from two affordable options for the cash you need this holiday season.



## No-Credit-Check Loan

- Borrow \$1,000 for 12 months at a fixed rate of 15.95% APR\*
- No credit check is required!

This is a go-to option if you're starting out or building your credit. Use the funds for all your holiday purchases! You must be a member in good standing for at least six months. If loan is repaid by direct deposit or payroll deduction, additional 0.50% discount available.

\*APR = Annual Percentage Rate. Rate effective 11/1/2021 and subject to change without notice. A non-refundable \$30 application fee due upon applying. Call 856-696-0767 for complete details.

## Holiday Loan Special

- Borrow \$3,000 for up to 24 months at 6.45% APR\*
- Use the funds for anything!

You'll love this convenient option in time for the holidays. Make shopping easy and affordable! Simply provide proof of income and have any prior holiday loan paid off.

\*APR=Annual Percentage Rate. Rates effective 10/01/2021 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.

## Christmas Clubs

Watch for your transfer to your Share Account on October 1, 2021.

If you don't have a Christmas Club, open yours today! It's the proactive way to save, which means more money for the holidays. There are no deposit restrictions, and you can add to the account throughout the year with Direct Deposit. It's the sensible — and painless way to plan! Get started at [www.membersonenj.org](http://www.membersonenj.org).



## Thankful For You

As the holidays approach, we want to share our appreciation for you, our members. At Members 1st of NJ Federal Credit Union, we wish you and your loved ones a very Happy Thanksgiving.





**Members 1<sup>st</sup> 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: 856-696-0767  
Fax: 856-378-7933

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**Connect with us!**

## Holiday Closings

**Columbus Day**

October 11, 2021

**Veterans Day**

November 11, 2021

**Thanksgiving**

November 25, 2021

**Christmas Day**

December 25, 2021

**New Year's Day**

January 1, 2022

**Federally Insured  
By NCUA**