

# MoneyTalk

A PUBLICATION FOR  
MEMBERS 1ST OF NJ  
FEDERAL CREDIT UNION

WINTER 2022

## My Financial Fitness

### Celebrate 2022 With This Savvy Money Management Tool!

**"My Financial Fitness"** is a personal financial management tool that lets you take control of your finances and future. It's available within Online and Mobile Banking, enabling you to budget effectively, monitor cash flow, establish goals, and track your net worth. You can also merge accounts from other financial institutions and view your data in one place. Personalize it more by adding your income and bills — or make loan comparisons for better lending or refinance decisions.

*When you can manage your money effectively,  
you feel more in control of your life.*



#### IN THIS ISSUE:

My Financial Fitness  
Refinance High Monthly Payments  
Choose Your Best Checking  
Sensible Balance Transfers  
Valentine's Day Raffle!

# HIGH MONTHLY PAYMENTS? WE CAN HELP!

Choose your best option and start saving.



## AUTO LOANS

**Deduct 0.25% from your best rate – as low as 1.50% APR\* with automatic payments.**

- Buy new or refinance
- No payments for 60 days

## PERSONAL LOANS

**Deduct 1.00% from your best rate – as low as 7.25% APR\* with automatic payments.**

- Consolidate high-rate loans
- No payments for 60 days

## VISA CREDIT CARDS

**Transfer balances as low as 9.50% APR\***

- Earn ScoreCard Rewards on qualifying purchases.
- No Annual Fee

Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) or apply in person at one of our locations.

It is very important that you review your finances by using our financial calculator at <https://www.MembersOneNJ.org/services-resources/financial-calculators/>. By comparing rates, it can help you and your family save money each month.

\*APR = Annual Percentage Rate. Rates effective January 1, 2022, 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. Refinanced loans must come from other financial institutions. Not valid on any existing Members 1st loans. New money only.



## Account Information Update

Have you moved recently? Or have you changed your phone number or email address? For the safety and security of your account information, it is imperative that you notify the credit union of these changes. It is important to have all updated contact information on file. Please verify your address, phone number and email with us. Thank You.





# Choose Your BEST Checking

We offer two affordable accounts with no stress, no monthly fees, and no minimum balance. You'll also enjoy unlimited access with a free VISA Debit Card!

## FREE CHECKING

**Easy Access** – Make as many transactions as you'd like! You can shop anywhere, pay bills, and access your money when it's convenient for you.

**No Monthly Fees** – This gives you more flexibility with your money.

**VISA Debit Card** – Use your card to pay for purchases or withdraw cash from any ATM.

**Online Access** – Manage your account 24/7 with Online and Mobile Banking. Tools like My Financial Fitness is another excellent complement to your checking account.

## KASASA CASH BACK\*

Our Kasasa Cash Back account is another excellent checking option. Not only will you enjoy the benefits above, but you'll also receive added perks, including cash back.

## COMPARE AND SAVE:

	Free Checking	Kasasa Cash Back
Minimum Balance .....	None.....	None
Benefit .....	Interest .....	Cash Back
Minimum Opening Deposit.....	\$20 .....	\$25
Monthly Fee.....	None.....	None
VISA Debit Card .....	Yes.....	Yes
Online Banking, Bill Pay & Mobile Deposit .....	Yes.....	Yes
ATM Fee Refunds.....	None.....	Yes
Qualifications.....	None.....	15 Debit Card Transactions Online Banking E-Statements

\*When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 2.50% cash back on up to a total of \$300.00 in debit card purchases that post to the account during that cycle period. A maximum of \$7.50 cash back may be earned per Monthly Qualification Cycle. Rates and rewards are variable and may change after account is opened. There are no recurring monthly maintenance charges or fees to open or close this account. Rewards less than a penny cannot be distributed. This account is not to be used for commercial purposes. Each individual is limited to being the primary owner on 1 (one) account. In order to receive reimbursement of all ATM fees incurred in a statement cycle your account qualifications must be met during the Monthly Qualification Cycle. ATM refund fees are cap at \$3.00 per transaction. "Monthly Qualification Cycle" means the current statement cycle. Debit card transactions may take one or more days to post to the account and must post during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM transactions, Debit card purchases processed by merchants as ATM transactions, transactions made with debit cards not issued by Members 1st of NJ.

## Get Your Refund Faster Sign up for Direct Deposit of your tax refund.

Choose Members 1st for your tax refund. Most e-filers receive their refunds within 21 days when they use Direct Deposit. It's the most secure way to receive any deposit!

- 1: Enter our Routing & Transit Number: 231278096.
- 2: Select either checking or savings.
- 3: Enter your member number.





# Expensive Credit Card Debt?

Transfer balances to our VISA Credit Card. It's a sensible solution in your family's best interest!

We're here to help save you money, including what you pay on your credit card balances. Remember, the APR you pay impacts each transaction and what you pay over time. And if you're paying too much, that hurts you financially.



## VISA Credit Card as low as 9.50% APR\*

- Save with no annual or balance transfer fees.
- Earn ScoreCard Rewards.
- Track balances, view statements and make payments online.
- Gain peace of mind with VISA's Zero Liability Purchase Protection.

## Points to compare:

- How high is your current credit card's APR? Is the APR variable or fixed? A variable rate means your payments can fluctuate.
- What other stipulations impact your APR? For example, will your APR increase if you make a late payment? Will it fluctuate based on your credit score?
- If you transfer balances to the card, what will you pay in fees?
- How much are your monthly payments?

When you transfer high-rate balances to our card, a low APR will help you realize immediate savings.

### Your Current Credit Card

Balance: \$5,000.....  
Current Rate: **18.9% APR**.....  
Monthly Payment: \$160 .....  
Balance Payoff: **43 months**.....  
Total Payments: **\$6,921**.....

### Members 1st VISA Credit Card

Balance Transferred: \$5,000  
Our Rate: **9.5% APR\***  
Monthly Payment: \$160  
Balance Payoff: **36 months**  
Total Payments: **\$5,766**

**Interest You'll Save: \$1,155\*\***

It's wise to understand and compare your options. If you're unsure, call us. We can help you to make a sound financial decision — one that's in your best interest.

\*APR = Annual Percentage Rate. Rate based on creditworthiness and subject to change without notice. Contact the credit union for complete details.



Members 1st of NJ is teaming up with TurboTax®, the #1 best-selling tax software, to help you get your taxes done right. File on your own, get help and advice from experts, or even have a dedicated expert do your taxes for you – with TurboTax, you're always guaranteed your maximum refund. Take advantage of special member savings. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) or click on the TurboTax banner on our website to get started with TurboTax today!





# Maximum Borrowing Power

**Leverage your home equity for your most affordable financing option.**

Home Equity financing is one of your most versatile options — use the funds for anything! Button up your home for winter, buy a better car, plan for college or a wedding, even consolidate debt! By using your equity as collateral, you're rewarded with an exceptional rate.

**Home Equity Loans as low as 3.75% APR\***

- Borrow up to \$150,000

**Line-of-Credit as low as 3.75% APR\***

- Flexible, renewable funds

**Apply Today!**

Visit one of our locations to grab an application. You'll love the added borrowing power!

\*APR=Annual Percentage Rate. Rates effective January 1, 2022, and subject to change without notice. APR may vary based on credit-worthiness, loan amount, security offered, and combined Loan-to-Value (LTV). Rates shown are for qualified borrowers and subject to age of collateral and term. Variable APR is good on new loans and initial draw. Contact the credit union for the complete details.

## It's A New Year!

### GET STARTED WITH THE KOFE CLUB SAVINGS CHALLENGE.

Reach your financial goals with KOFE (Knowledge of Financial Education) — you'll have all the resources you need to make reaching your savings goals a breeze.

### IT'S EASY:

- Open a KOFE Club Savings account and set your savings goal for 2022.
- Complete one interactive KOFE activity, found in the KOFE Portal, each quarter of the year.
- At the end of 2022, we'll deposit 5% of your accumulated savings (up to \$50 per member).

### Ready For A BETTER 2022?

Get started with KOFE and involve the whole family! Visit [www.membersonenj.org/kofe](http://www.membersonenj.org/kofe) or call 844-906-0515.

Some restrictions apply. See us for details.

## LIKE US ON FACEBOOK

### We'll enter you into our Valentine's Day Raffle!

Like, follow, and comment on our Valentine's Day post to enter our Valentine's Day Raffle. Or stop into our Vineland office, snap a picture with our Valentine's Day frame to enter in person! You could win a movie date-night package: two movie tickets & a \$25 gift card.

Must be age 18 and older to enter and win. One entry per member, please. See us for details.



**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

**Martin Luther King, Jr. Day**  
Monday, January 17, 2022

**Presidents' Day**  
Monday, February 21, 2022

**Memorial Day**  
Monday, May 30, 2022

**Federally Insured  
By NCUA**



We are an Equal Opportunity Lender.  
Loan and service restrictions may apply.