

# MoneyTalk

A PUBLICATION FOR  
MEMBERS 1ST OF NJ  
FEDERAL CREDIT UNION

FALL 2024

## Autumn Roads Await: Unlock An Amazing Auto Loan Deal!

Looking for a new ride? Upgrade your vehicle with our competitive rates and 60-day payment deferral. This limited-time offer runs from September through November.

**Fall Auto Loans As low as 4.95% APR\***

- Buy new or used
- 100% financing available

***Start your journey today at [www.MembersOneNJ.org](http://www.MembersOneNJ.org).***

*See inside for details.*



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SCAN TO  
LEARN MORE





# Plan Your Fall Adventure With A New Car!

## Why Our Auto Loans Are the Best Deal

Fall is the perfect time to plan your next adventure, and there's no better way to explore the beautiful autumn landscapes than with a new car. At Members 1st of NJ FCU, we're here to make your dreams come true with this exceptional auto loan offer — featuring rates starting at 4.95% APR\*.

### Key Benefits:

**Competitive Rates and Terms:** We offer lower rates than traditional banks. This means more manageable payments and savings over the life of your loan.

**Personalized Service:** Our friendly and knowledgeable loan officers will help you find the best loan option for your budget and lifestyle, ensuring a smooth experience.

**Easy Application and Quick Approvals:** Our simplified application ensures you can apply for your auto loan quickly, whether online or in person.

**60-Day Payment Deferral:** This fall, we're offering a special 60-day payment deferral on auto loans, allowing you to enjoy your new vehicle without immediate financial pressure.

**Member-First Philosophy:** Our profits are reinvested into providing better rates, lower fees, and enhanced services. Financing your car with us supports an organization that values your financial well-being!

### Additional Benefits

**No Hidden Fees:** Enjoy transparency with no unexpected charges.

**GAP Insurance and Extended Warranties:** Protect your investment with these optional low-cost coverages.

**Refinancing Options:** Refinance with us for a lower rate and better term.

### Start Your Journey Today!

Ready to start planning your fall adventure? Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) to apply for your auto loan, or call us to learn more.

\*APR=Annual Percentage Rate. Rates are effective September 1, 2024, and are 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 are subject to the age of collateral and term. APR requires auto payment.

\*\*Payments can be made during the 60-day deferral period. During the 60-day deferral period, interest will accrue and may extend the loan's original term. Offer does not apply to refinancing loans currently with Members 1st of NJ FCU. Contact the credit union for complete details.



# Spread More Joy With Our Holiday Loans!

## Need Extra Cash for the Holidays?

Our Holiday Loan Special has you covered! Enjoy an excellent low rate and flexible term for gifts, travel, or holiday preparations. Secure funds of up to \$3,000 at rates as low as 8.00% APR\* for 18 months.

Take the stress out of your 2024 holiday planning. Use the funds for anything and spread more holiday joy this season. Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) to apply.



\*APR = Annual Percentage Rate. Rates effective November 1, 2024 and subject to change without notice. Approval depends on creditworthiness. Maximum repayment period is 18 months. No additional discount applies. Contact the credit union for complete details. Example Payment: 18 monthly payments of \$ 178.04 per \$3,000 borrowed at 8.00% APR.

# Secure Your Future With Our IRA & CD Accounts

Planning for retirement or looking to save for the future? Our IRA and CD Accounts offer competitive rates and terms to help you reach your financial goals.

## Unlock the Power of IRAs

- **Tax Advantages:** Enjoy potential tax benefits with Traditional or Roth IRAs, depending on your financial situation.
- **Retirement Savings:** Build a substantial nest egg for your retirement years with consistent contributions.
- **Diverse Investment Options:** Choose various investment options to diversify your retirement portfolio.

## Maximize Your Earnings with CDs

- **Guaranteed Returns:** Lock in a fixed interest rate for the term of your CD, ensuring excellent returns.
- **No Market Risk:** Unlike stocks, CDs provide a secure, risk-free way to grow your savings.
- **Short and Long-Term Options:** Select terms ranging from a few months to several years, aligning with your savings strategy.

## Secure Your Financial Future!

At Members 1st of NJ FCU, we help you achieve your financial goals with products designed for growth and security. Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) or call 856-696-0767. Federally Insured by NCUA.



# Celebrate The Season With Our Holiday Visa!

Enjoy rates as low as **1.99% APR\*** for new cardholders and **2.99% APR\*\*** for current cardholders.

This special low-rate offer will help you save on gifts, travel, décor, and more. Embrace the holiday spirit with a Members 1st Visa Credit Card!

## Exclusive Holiday Savings

- ▶ **New Accounts:** Open a Visa Credit Card between October 1, 2024, and December 7, 2024, and enjoy a remarkable 1.99% APR\* on retail purchases and balance transfers for 6 months.
- ▶ **Existing Cardholders:** Shop between November 27, 2024, and December 4, 2024, and benefit from a remarkable 2.99% APR\*\* on your purchases for 6 months.

## You'll Love Our Holiday Visa!

- ▶ **Significant Savings:** Save with a low rate during the most expensive time of the year.
- ▶ **Flexible Financing:** Enjoy the freedom to buy now and pay later with manageable terms.
- ▶ **Easy Application:** Quick and hassle-free application options for new accounts.

Start saving today and make the most of this holiday season. Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) to apply or learn more.

\*APR = Annual Percentage Rate. For new cardholders, purchases or balance transfers completed 10/1/24 through 12/7/24 will receive 1.99% APR for 6 months from the date of purchase or transfer. After the promotional timeframe expires, the remaining balances will migrate to the standard APR applicable to the account. \*\*APR = Annual Percentage Rate. For existing cardholders, new purchases completed 11/27/24 through 12/4/24 will receive 2.99% APR for 6 months from the date of purchase. After the promotional timeframe expires, the remaining balances will migrate to the standard APR applicable to the account. Contact the credit union for complete details.



# Business Accounts Tailored For You

Our Business Accounts provide the tools and support you need to succeed. From checking accounts to loans, we've got you covered.

## Business Savings

Choose from our suite of deposit accounts to help you save more and earn higher returns. Key features include:

- No monthly service charge
- No minimum balance fees
- Online and Mobile Banking
- Access to nearly 30,000 ATMs and 5,000+ shared branches

Open with just a \$5 minimum deposit and enjoy all the benefits, including Business Checking.

## Business Checking

Open an account with a \$100 deposit and save with no minimum balance, per-check fees, or monthly charges. Additional benefits:

- Visa Business Debit Card
- Mobile Banking with Remote Deposit
- Online Banking and Bill Pay

## Merchant Services

Accept credit card payments with our Merchant Solutions, featuring a free terminal and no hidden fees.

Secure your business's financial future today! Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) to get started. Federally Insured by NCUA.



# Mark Your Calendars!!!

## Celebrate International Credit Union Day

Join us on October 17, 2024, for International Credit Union (ICU) Day. We'll be celebrating the spirit of the credit union movement with special events and giveaways. Mark your calendars and celebrate with us!

## Thanksgiving Food Drive

We're gathering food to donate to the Community Food Bank of NJ. Please bring your non-perishable food items into our offices before November 22 for families in need. Let's make their Thanksgiving a wonderful day!

## Make A Child's Holiday Brighter!

Join us in supporting The Dream Foundation's Holiday Toy Drive,  
**November 25, 2024 - December 20, 2024**

Please drop off a new, unwrapped toy at our Vineland or Hopewell offices. Your donations will help bring smiles and joy to children at Inspira Hospital of South Jersey, St. Christopher's Hospital of Philadelphia, Children's Hospital of Pennsylvania, Shriners Hospitals for Children, and others. Let's make this holiday season unforgettable for those in need.



## Santa's Stopping By!

We're excited to announce that Santa is coming to Members 1st! Bring your kids to our Vineland office for a special visit with Santa. Enjoy festive activities and create lasting memories. The date and time will be announced soon, so stay tuned!

# Maximize Your Savings With Kasasa

Enjoy more rewards with our specialized Kasasa Accounts, designed to help you get the most out of your banking experience at Members 1st.

## Kasasa Cash Checking

- **Excellent Earnings:** Earn high interest on balances up to \$20,000.
- **ATM Fee Refunds:** Nationwide refunds on ATM withdrawal fees, up to \$25 monthly.

## Kasasa Cash Back Checking

- **Earn Cash Back:** Get rewarded for your everyday purchases, up to 5% cash back on Debit Card purchases, up to \$120 yearly.\*
- **Added Savings:** Get refunds on ATM withdrawal fees nationwide, up to \$25 monthly.\*

## It's easy to qualify:

Meeting the qualifications for Kasasa Cash or Kasasa Cash Back is simple:

- Make at least 12 signature-based Debit Card purchases each month.
- Log into our Virtual Branch (Online Banking) at least once a month.
- Sign up to receive e-statements.

## Kasasa Saver

- **Effortless Savings:** Automatically transfer rewards from Kasasa Cash or Kasasa Cash Back to Kasasa Saver.
- **High-Yield Savings:** Earn high interest on balances up to \$25,000.
- **No Maintenance Fees:** Keep more of your money with no hidden fees.

## Maximize your savings today!

Visit [www.membersonenj.org](http://www.membersonenj.org) to learn more and open your Kasasa Account. Federally Insured by NCUA.

\*Additional details and disclosure information can be found at <https://www.MembersOneJN.org>. Contact Credit Union for complete details.



## 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.

**Thank You.**



## Save For The Holidays With Our Christmas Club Account

Start planning for next year's holiday season with our flexible Christmas Club. Save a little each month and enjoy a stress-free holiday shopping experience. Open an account today and make next year's holidays merry and bright. Federally Insured by NCUA.



**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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## Holiday Closings

### Columbus Day

Monday, October 14, 2024

### Veterans Day

Monday, November 11, 2024

### Thanksgiving

Thursday, November 28, 2024

### Christmas Eve

Tuesday, December 24, 2024  
(closing early)

### Christmas Day

Wednesday, December 25, 2024

### New Year's Eve

Tuesday, December 31, 2024  
(closing early)



**Connect with us!**

**Federally Insured  
By NCUA**

Equal  
Opportunity  
LENDER



We are an Equal Opportunity  
Lender. See our Equal Opportunity Act.

