

MONEY

Talk



Members 1st of NJ
FEDERAL CREDIT UNION
Better Banking With You In Mind

A PUBLICATION FOR MEMBERS 1ST OF NJ FEDERAL CREDIT UNION

SPRING 2025

Let Your Home Equity Blossom!

*Unlock Funds
& Watch Your
Dreams Grow*

Home Equity Loans & Lines of Credit

- Fixed Rates as low as **5.00% APR***
- Lines of Credit as low as **6.75% APR***
- Borrow up to 80% LTV
- Interest Often Tax-Deductible*

Finance home improvements, consolidate bills, cover tuition, and more!

Apply Today & See Your Plans Take Root!

See inside for details.

Fresh Start, Bright Ideas!

Choose Your Perfect Home Equity Solution:

Spring is the perfect time to revitalize your finances—and home! Whether planning a big project or just wanting peace of mind, a Home Equity Loan or Credit Line from Members 1st can give you the boost you need.

What can you do with home equity financing?

It's a versatile resource that can help you fund home improvements, consolidate high-interest debt, pay for education, cover medical expenses, or even plan a dream vacation. With competitive rates and borrowing power up to 80% of your home's value, it's one of the most flexible financial tools available.

Fixed-Rate Loans

Affordable, predictable monthly payments — ideal for any planned expense.

- Rates as low as 5.00% APR *

Home Equity Lines of Credit

Borrow funds as needed, paying interest only on the amount you use.

- Rates as low as 6.75% APR *

Both Options Offer:

- Easy application & fast approval
- Potential tax benefits – interest may be tax-deductible*
- Borrow up to 80% LTV (maximum \$150,000)

Apply today at www.MembersOneNJ.org or call 856-422-3225.

*APR = Annual Percentage Rate. Rates are effective May 1, 2025, 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 the collateral and the term. Contact the credit union for the complete details. Please consult your tax advisor regarding deductibility.



Spark Something Amazing:

Apply for a Classroom Mini-Grant!

Calling all educators! Your next great idea could be just a mini-grant away. Members 1st NJ Teachers' Federal Credit Union is again awarding \$3,000 in funds to help bring bold, creative, and engaging classroom projects to life.

You decide how to use the funds — perhaps for a hands-on science experiment, a new art initiative, or building a classroom library — and we want to help you make it happen.

15 Mini-Grants Available: Each valued at \$200, our mini-grants are designed to support projects that enhance student learning and creativity.

Applications Open June 30 — September 30, 2025: Visit www.MembersOneNJ.org/teacher-mini-grants to apply. You'll also find highlights from last year's winning ideas to spark your imagination!

Eligibility: You must be a member in good standing and teach grades Pre-K through 12 to apply.

Let's make this school year unforgettable. With your ideas and our support, we can inspire innovation and ignite student success — one classroom at a time.



Hot Summer Savings



Transfer Your Credit Card Balances at a low 1.99% APR for 6 Months!*

Lighten your financial load this summer with our special Visa Credit Card balance transfer offer. From June 1 through September 1, 2025, transfer high-interest credit card balances to your Members 1st Visa and enjoy a 1.99% APR for six months. It's a smart way to pay down debt — and keep more money in your pocket.

Why transfer now?

- Lower your monthly payments and reduce interest

- Free up funds for vacations, home projects, or savings
- Give your budget a break — and your credit score a boost

This offer is available to new and existing cardholders — but only for a limited time!

Ready to transfer and save?

Visit www.MembersOneNJ.org or call 856-696-0767 to get started.

APR = Annual Percentage Rate. Balance transfers completed 6/1/25 through 9/1/25 will receive 1.99% APR for 6 months from the date of transfer. After the promotional timeframe expires, the remaining balances will migrate to the standard APR applicable to your account. Contact the credit union for complete details.

Double the Fun: Refer a Friend & Win!

You Both Could Score Phillies Tickets This Summer!

There's no better time to invite a friend or family member to join Members 1st! From July 1 to August 31, refer a new member, and you'll both be entered to win a pair of Philadelphia Phillies tickets for a game this September.

How It Works:

Refer a friend, coworker, or family member.

Once they open a Share Savings Account, you'll both be entered into the drawing.



Who Can Join?

- Employees (and retirees) of our Select Employer Groups
- Immediate family members of current members or eligible employees

Becoming a member is easy — just open a Share Savings Account and maintain a \$5 balance. From there, new members can enjoy all the benefits of credit union membership, including low-rate loans, great accounts, and more.

Bring a friend into the Members 1st family — visit us online or in person!

KASASA® Cash & Cash Back: Rewarding You Every Month

Free checking that pays you back? Yes, please! Our Kasasa accounts are built to reward smart banking. Choose Kasasa Cash for high dividends or Kasasa Cash Back for money back on debit card purchases — it's your call.

With either option, you'll enjoy:

- No monthly service fees
- Nationwide ATM fee refunds
- Easy online and mobile access
- Rewards just for doing things you already do—like using your debit card and enrolling in eStatements

It's checking with perks. Open your Kasasa account today and get rewarded for everyday banking!

Smart Ways to Pay for College:

Student Loan Options

College is a big step — and a major investment. If your savings or federal aid don't cover the full cost, Members 1st of NJ FCU can help bridge the gap with private student loan options through LendKey Student Loans.

Whether you're a student or a parent, you'll benefit from:

- Competitive fixed and variable rates
- Flexible repayment plans tailored to your budget
- Easy online application with instant decisions
- No application or origination fees
- Rate discount for automatic (ACH) payments



Already have student loans? We can help with that, too. Refinance existing loans to simplify and save:

- Combine multiple loans into one easy payment
- Choose a plan that fits your needs and lifestyle

And because you're working with a trusted credit union partner, you can borrow with confidence. Explore your options and apply today at [MembersOneNJ.org](https://www.MembersOneNJ.org) > Loans > Student Loans.

Make Waves with a Summer Fun Loan



Sunshine, road trips, home projects — whatever's on your summer list, a Members 1st Summer Fun Loan can help you make it happen. From June 1, 2025 through September 30, 2025, borrow \$3,000 at 8.00% APR* for 18 months.

Bring your summer goals to life! Apply anytime at www.MembersOneNJ.org.

*APR = Annual Percentage Rate. Rates effective June 1, 2025 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.

Access Your Account Coast to Coast with Shared Branching

Did you know Members 1st of NJ is part of Shared Branching? That means you can access your credit union account at more than 5,000 locations nationwide — just like you would at our local branches.

At any shared branch, you can:

- Make deposits and withdrawals
- Transfer funds between accounts
- Make loan payments
- Get balances and account info

It's perfect for travel, college students, or members who move out of the area but still want to stay connected. To find a location near you, visit <https://co-opcreditunions.org/locator>. Please have your account number ready when visiting a shared branch.



You're Invited to Our Annual Meeting!

As a valued member of our credit union, you're more than just a customer—you're part of our cooperative family. That means you have a voice in how we grow and serve. One of the best ways to stay connected is by joining us at our Annual Meeting!

Location: 37 W Landis Ave., Vineland, NJ

Date: Thursday, May 29, 2025 | **Time:** 6:00 PM

Light refreshments will be served

Come hear about our financial progress, future plans, and community impact. You'll also get to vote for our Board of Directors — member-owners like you who help shape our direction.

RSVP online or call 856-696-0767. We'd love to see you there!

Support Local Kids This Summer:

Join Our Kid-Friendly Food Drive – June 1 to July 31

Summer should be about fun, not worrying about food. That's why Members 1st of NJ Federal Credit Union is collecting kid-friendly, non-perishable items to help local families this break.

Suggested donations include:

- Peanut Butter & Jelly
- Canned Pastas & Soups
- Mac & Cheese
- Cereal, Oatmeal & Pancake Mix
- Granola Bars & Pasta
- Fruit & Pudding Cups
- Snack-size Raisins or Cranberries
- Juice Boxes



Drop-off bins are located at our Vineland and Hopewell offices.

Thanks for helping us spread kindness (and full bellies!) this summer. Every donation makes a difference!

Walk with Us:



Make Strides Against Breast Cancer

Join Members 1st of NJ Federal Credit Union as we come together for a powerful cause. We're proud to take part once again in the Making Strides Against Breast Cancer Walk in Ocean City, NJ — and we'd love for you to walk alongside us!

Event Details:

Date: Sunday, October 12, 2025

Location: OCNJ Civic Center,
500 Boardwalk, Ocean City, NJ

Time: 8:30 AM – 12:00 PM
(Walk begins at 10:00 AM)

We'll be walking alongside credit unions across the region as part of the "Credit Unions for a Cure" team. Together, we're raising awareness, honoring survivors, supporting fighters, and funding critical research.

Ready to make an impact? Visit our website for more details and to join the team. Let's walk together to create a world without breast cancer.

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Holiday Closings

- Memorial Day**
Monday, May 26, 2025
- Juneteenth**
Thursday, June 19, 2025
- Independence Day**
Friday, July 4, 2025
- Labor Day**
Monday, September 1, 2025

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Vineland, NJ 08360
Phone: 856-696-0767
Fax: 856-696-3579

Bridgeton/Hopewell Office

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Bridgeton, NJ 08302
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