

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

FALL 2025

A man and a woman are laughing and embracing in a field of autumn leaves. The woman is wearing a yellow sweater and the man is wearing a red sweater. They are both wearing jeans and brown boots. The background is a soft-focus field of yellow and orange leaves.

Fall Into Savings, Community & Celebration!

Autumn at Members 1st means smart savings, seasonal perks, and ways to give back. From auto loan rewards and credit card specials to budgeting tools and community events, we're here to help you finish 2025 strong.

*See inside for holiday tips, member offers,
and fall updates made just for you!*

Cruise Into Fall With Confidence—And \$100 CASH BACK!

Ready to upgrade your ride or refinance for a better deal? At Members 1st of NJ FCU, we're making your auto loan experience easy — and rewarding.

Whether you're buying new, used, or refinancing from another lender, you'll enjoy:

- \$100 Cash Back on loans of \$15,000 or more
- No payments for 60 days
- Better rates than most dealerships
- Affordable GAP, Warranty & Debt Protection options
- Fast preapprovals and personalized service

With flexible terms and special fall rates available, now's the time to hit the road with more savings and less stress. Plus, make no payments for 60 days, giving you more room in your budget.

New ride. Big perks. Apply now at www.MembersOneNJ.org or call 856-696-0767.

APR = Annual Percentage Rate. Rates effective September 1, 2025. Terms and conditions apply. Contact the credit union for complete details.



HOLIDAY VISA SPECIAL: 1.99% APR*!

DECK THE HALLS — AND YOUR SAVINGS ACCOUNT!

Use your Members 1st Visa Credit Card between November 28 and December 5 for fabulous holiday savings:

- Save with a LOW 1.99% APR* on all retail purchases during that window — then keep the savings going for 9 months!
- Already a cardholder? Mark your calendar and take advantage of this seasonal perk.

Not a cardholder yet? Apply today at www.MembersOneNJ.org.

*APR = Annual Percentage Rate. New purchases completed between 11/28/25 and 12/5/25 will receive a 1.99% APR for 9 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.



Let's Set Your Holiday Budget Together



The holidays can be magical—but also a bit stressful on the wallet. Let's take the pressure off with a smart spending plan.

Leverage your credit union perks to stay on track:

- Special Holiday Visa promotion
- Christmas Club Account
- KOFE®: Knowledge of Financial Education
- Credit Sense monitoring tools

Whether you're starting fresh or fine-tuning your plan, it's never too late to take control. Let's build your seasonal budget and set you up for a financially confident 2026!

End The Year Strong—With KOFE's Free Financial Tools

Holiday budgeting, New Year goals, and lifelong money confidence start here.

As the holidays approach, it's easy to feel the financial pressure — but you don't have to go at it alone. Members 1st of NJ Federal Credit Union has partnered with KOFE (Knowledge of Financial Education) to give you free, unlimited access to tools that help you budget, plan, and build a stronger financial future.

Use KOFE to:

- Set a realistic holiday budget
- Track and manage year-end spending
- Start goal-setting for 2026
- Create a personalized savings or debt payoff plan

Your KOFE Portal includes:

- Video tutorials, webinars & interactive courses
- Budgeting tools, calculators, and 30+ downloadable guides
- Live chat and 1-on-1 coaching with certified financial experts
- Help with credit reports, debt strategies & saving goals
- Housing education for buyers and homeowners

All services are free to our members. Start exploring today at www.MembersOneNJ.org/kofe.



Gift Yourself A Financial Fresh Start

As the year winds down, it's the perfect time to pause and reflect: Have you made progress on your 2025 financial goals? What's next for 2026?

Whether you're saving more, paying down debt, or planning for the future—we're here to help.

Let's talk about:

- Auto Financing Options
- CDs & IRAs
- Holiday Budgeting Tools
- KOFE® Financial Education & Credit Counseling Resources

Your money. Your goals. Your credit union.



Plan for the New Year with Our IRAs & CDs

Looking to grow your savings in 2026? Our IRA and Certificate of Deposit (CD) options offer the stability, returns, and flexibility you need to plan ahead with confidence.

CD Benefits:

- Fixed rates for predictable growth
- Flexible terms to match your savings goals
- No market risk—your principal is protected

IRA Advantages:

- Tax-deferred or tax-free growth options
- Ideal for long-term retirement planning
- Traditional and Roth IRA options available

Let's talk about how these accounts can fit into your bigger financial picture. Visit www.MembersOneNJ.org or call 856-696-0767 to learn more.



Need Shopping Ideas? Let Us Help!



Smart gifts. Seasonal savings. All from your credit union.

Whether you're shopping local or sending gifts across the miles, Members 1st offers convenient, affordable options:

- Discounted Regal Movie Tickets
Only \$10.50 each — available at all branches.
- Visa Gift Cards
Pick up a physical card at our office — or have one emailed directly to your loved one.
- Save with Working Advantage

Log in at www.workingadvantage.com with code FCUPERKS for exclusive discounts on travel, theme parks, dining, and entertainment.

Give a little more — spend a little less!

Budget Better with a Christmas Club

Get ahead of next year's expenses — start a Christmas Club today!

These funds become available on October 1st each year, making them perfect for holiday shopping—or any savings goal you're working toward.

- Set your own spending goal and contribute regularly
- Use direct deposit for easy, automatic savings
- No fees or minimum balance required
- A smart, painless way to build lasting financial habits

Talk to a team member to open your account today.



A Warm Welcome to Thunderbolt Members

To our newest members — welcome! We are delighted to welcome you to the Members 1st family. As of August, Thunderbolt Area Federal Credit Union has officially merged with Members 1st of NJ, bringing together two strong communities with a shared mission of member-first service.

Please know that the safety and security of your accounts remain our top priority. You'll continue to receive the same personal, local service you've come to expect—now with even more tools, products, and support to help you reach your financial goals.

Whether this is your first time banking with us or you've been with Thunderbolt for years, we're honored to serve you.

Thank you for being part of our growing credit union community!

UPCOMING EVENTS



Thanksgiving Food Drive

Help us make the season brighter for local families in need! From October 1 through November 20, we'll be collecting non-perishable goods at all three of our branch locations.

Your donations will support Thanksgiving meals for families across our community. Every can counts!

Thank you for helping us spread kindness — and full tables — this season.

Making Strides Against Breast Cancer

Members 1st is proud to walk in the Making Strides Against Breast Cancer event again this year — and we'd love for you to join the "Credit Unions for a Cure" team!

Sunday, October 12, 2025

OCNJ Civic Center, 500 Boardwalk, Ocean City, NJ

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

Can't join us in person? Donate online — or buy a Members 1st Breast Cancer Awareness t-shirt for \$20 and support the cause in style!

Visit the Events page at www.MembersOneNJ.org to register or make a donation.



Santa's Coming to Vineland!

Join us for a festive visit with Santa this December at our Vineland office. Stay tuned for dates and details — bring the whole family for a fun-filled experience and great photos!

A Note Of Thanks

As we enter the season of thankfulness, I would like to express my heartfelt gratitude to each of you — our members, employee groups, staff, and Board—for being part of the Members 1st family.

Your trust and loyalty make everything we do possible. Whether you've been with us for years or have just joined, thank you for allowing us to be part of your financial journey.

Warmly,

Eileen Crean

CEO, Members 1st of NJ FCU

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Holiday Closings

Columbus Day

Monday, October 13, 2025

Veteran's Day

Tuesday, November 11, 2025

Thanksgiving

Thursday, November 27, 2025

Christmas

Thursday, December 25, 2025

New Year's Day

Thursday, January 1, 2026

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: 856-327-5755
Fax: 856-825-2306

Thunderbolt Branch

1601 Cedar Street
Millville, NJ 08332
Phone: 856-327-5755
Fax: 856-825-2306



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