

# MONEY

# Talk

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

A PUBLICATION FOR MEMBERS 1<sup>ST</sup> OF NJ FEDERAL CREDIT UNION

WINTER 2026

## A Smarter Way Forward

### Debt Consolidation + Tools to Lighten Your Load

Ready to reset and recharge? From flexible debt consolidation solutions and low-rate balance transfers to winter budgeting strategies, Members 1<sup>st</sup> is here to help you take control of your money—and your peace of mind.

### This winter, you can:

- **Consolidate debt** — with no payments for 60 days!
- **Transfer balances** to our low-rate credit card
- **Build a smarter winter budget** with everyday tips

**Start strong in 2026. Your smarter financial journey begins here.**

# Roll Into 2026 With A Simpler Payment Plan

## Consolidate Debt + 60 Days With No Payments

The holidays may be over, but those bills don't pay themselves. Simplify your finances with a Debt Consolidation Loan from Members 1st. Roll high-interest credit cards, medical expenses, and other debt into one convenient monthly payment — and take advantage of this way to save in 2026 and beyond:

- One easy monthly payment
- No payments for 60 days
- Less stress, more peace of mind

Start fresh this year with a smarter approach to managing debt.

Apply  
Today!

**Get started at [membersonenj.org](http://membersonenj.org).**

\*Subject to credit approval. Terms and conditions apply. Interest begins accruing at loan disbursement. Offer valid for a limited time. Membership eligibility required.



## TAX SEASON TIP

### Get Your Refund Fast: Choose Direct Deposit to Members 1st!

Tax season is here — and your refund could be just around the corner. With Direct Deposit, you'll skip the wait, avoid mail delays, and get your funds faster and safer.

#### When you file:

1. Use our **Routing & Transit #:** **231278096**
2. Choose your **Checking or Savings Account**
3. Enter your **Member Number**

Fast, simple, secure. Direct deposit your refund with us this year — and get your money without the stress.

#### Added Savings on Tax Prep

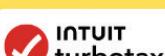
Members 1st members get special discounts with **TurboTax** and **H&R Block** — whether you file online or get personalized help, you'll save time and money.



**Save Big on Tax Prep**

**Lock In Your Discount Now**

**SCAN CODE TO GET DISCOUNT**



**Save Now**



## Spring Clean Your Card Debt



### Start sweeping away those high interest card balances with our low transfer rate.

Are holiday bills piling up? We can help you take control and save with our limited-time balance transfer offer. Transfer your high-interest credit card balances to a Members 1st Visa and enjoy:

- All cardholders will receive **1.99% APR for 12 months\*** on balance transfers
- No balance transfer fees
- One monthly payment — less stress, more clarity

This offer is valid on balances transferred between **February 1 and May 1, 2026**. It's a smart way to simplify your finances and save more in the new year.

### Move your balances and start saving at [membersonenj.org](http://membersonenj.org)

Balance Transfers made from 2/01/26 through 5/01/26 will receive 1.99% APR\* for 12 months from the date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact customer service for complete details. \*APR = Annual Percentage Rate.

## Winter Budgeting Tips For A Fresh Start

The new year is the perfect time to reset your financial habits — and your winter budget is a great place to begin.



### Review Holiday Spending:

Did gifts, travel, or seasonal extras stretch your budget more than expected? Adjust your January and February plans to rebalance. (Our debt consolidation and balance transfer options can help!)

### Plan for Seasonal Costs:

Winter often brings higher heating bills, snow removal expenses, and school-related costs. Planning now can help you avoid surprises.

### Automate Your Savings:

Even small, recurring transfers to a savings or emergency fund can grow over time. Set it and forget it — the key is consistency.

### Get Organized for Tax Season:

Start gathering receipts, W-2s, and key documents early. Expecting a refund? Direct deposit means faster access. Online Banking, Mobile Banking, and eStatements can keep things streamlined.

### Spot and Stop Subscription Creep:

Review your streaming services, delivery apps, or memberships. Cancel what you don't use — you might be surprised how much you save.

### Set a "No-Spend" Challenge:

Pick one week this winter to pause unnecessary purchases — no extras, just essentials. It's a great reset and helps build awareness around impulse spending.

### Track Your Weekly Wins:

Rather than monthly tracking, try setting weekly check-ins to stay on top of your budget. Celebrating small wins — like cooking at home or skipping a splurge — keeps you motivated.

### Need help?

We're here with tools, financial counseling, guidance, and personalized support to make 2026 your most confident financial year yet. You can also use the user-friendly self-help tools available to you on KOFÉ by going to [membersonenj.kofetime.com](http://membersonenj.kofetime.com). Kofé is a resource that will help you stay financially fit.

# THE MEMBER ADVANTAGE:

## What Can Your Credit Union Do For You?

### At Members 1st, banking feels different — because you come first.

We're not here to generate profits for stockholders. We're here to maximize possibilities for you.

Unlike big banks driven by shareholders, credit unions are not-for-profit cooperatives owned by members like you. That means lower loan rates, better savings returns, and fewer fees — so you keep more of your hard-earned money.

But it goes beyond dollars and cents. Here, you'll always talk to real people who know your name and care about your goals. Whether you're applying for a loan, improving your credit score, or navigating financial stress, we're here to help — person to person, not script to screen.

We're also deeply rooted in our community. Since 1938, Members 1st has grown from a teachers' credit union to now serving over 8,000 members from 100+ employer groups. Today, your deposits support fellow members, local businesses, and initiatives like the Dream Foundation's Annual Toy Drive, financial education programs, and youth outreach efforts.

We believe financial education is empowerment. Whether it's understanding loan terms, setting up account alerts, or learning how to prevent fraud, we provide resources and practical advice — so you feel confident in your choices.

And our members notice the difference. From front-line staff to financial experts, our team is known for kindness, patience, and going above and beyond. Just ask Mary Lou, Judy, or Sarah — members who've shared heartfelt praise for the service they've received.

Plus, with access to hundreds of CU Service Centers nationwide, you can bank with us wherever life takes you—without losing the warmth of your local branch.

### Ready to experience banking that puts people over profits?

Invite your family and friends to join today. A \$5 Share Account is all it takes to unlock a lifetime of benefits.

Learn more at: [membersonenj.org/advantages-of-a-credit-union](http://membersonenj.org/advantages-of-a-credit-union).

## Unexpected Benefits Of Your Checking Account

### No Fees. More Perks. Local Rewards.

At Members 1st, your checking account is more than just a place to store your money — it's a smarter way to manage it.

All of our checking options come with no monthly maintenance fees, free online and mobile banking, and a Visa Debit Card — but the benefits don't stop there.

**Rewarding Choices** - Our Kasasa Cash and Kasasa Cash Back Checking accounts offer real value, letting you earn interest or cash back by doing everyday things like using your debit card, receiving e-Statements, and logging into Online Banking.

**Convenience Without Cost** - You'll enjoy access to helpful tools like free bill pay, mobile deposit, and direct deposit — without surprise fees or complicated rules.

**Support That Stays Local** - Your money stays in the community, supporting fellow members and local causes — not distant shareholders.

**Simple Start** - Open an account with as little as \$20. We'll walk you through the process and help you choose the account that best fits you.

Thinking about switching from another institution? Let us help you simplify your finances and keep more of your money.

Learn more or compare accounts at: [membersonenj.org](http://membersonenj.org)



## Easy Digital Access:

### Banking at Your Fingertips — Anytime, Anywhere

Managing your finances is easier than ever with our full suite of digital tools. Whether you're at home or on the go, Members 1st makes it easy to stay connected and in control.

#### Virtual Branch Online Banking

Log in 24/7 to view balances, transfer funds, pay bills, and access eStatements.

#### Mobile Banking

Use your phone to check balances, transfer funds, or pay bills with our secure mobile app. It's fast, simple, and convenient.



#### Direct Deposit and Payroll Deduction

Enjoy faster access to your paycheck with automatic deposit options. You can even split your deposit to savings, checking, or loan payments.

#### Mobile Deposit Access

Deposit checks right from your mobile device. Just complete our Mobile Deposit Request Form to activate this feature.

No matter where you are, Members 1st makes managing your money secure, seamless, and stress-free.

## UPCOMING EVENTS

### Save the Date: Free Shred Day!

**Saturday, April 18, 2026 | 9:30 AM - 11:30 AM**

Bring your old documents and dispose of them safely at our **FREE Shred Event** — a secure, no-cost way to protect your personal info. Bring your family and friends, too! This event is open to the public, and all are welcome.

### Annual Meeting – Coming Soon!

**Date and location to be announced — stay tuned!**

We're also seeking volunteers to join our **Board of Directors** or **Supervisory Committee**. Want to make a difference in your credit union? Let us know — we'll send you everything you need to get started.



## A New Year's Message

### A Fresh Start With Gratitude

As 2026 begins, we want to thank you for being part of our credit union family. Your membership makes everything we do possible—and we're honored to serve you.

From all of us at Members 1st of NJ FCU, we wish you a year filled with good health, happiness, and financial success. **Let's make 2026 your best year yet!**

**Thunderbolt Branch**

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

**Bridgeton/  
Hopewell Office**

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# Members 1st of NJ

**FEDERAL CREDIT UNION**

*Better Banking With You In Mind*

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**IN THIS ISSUE:**

- Lighten Your Debt In 2026!
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- Upcoming Events
- Plus Much More!

**Holiday Closings**

**Martin Luther King Jr. Day**

Monday, January 19, 2026

**Presidents' Day**

Monday, February 16, 2026

**Memorial Day**

Monday, May 25, 2026

**Juneteenth**

Friday, June 19, 2026