

# 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

SPRING 2026



## Put Your Plans Into Motion This Spring

**Fresh Ways to Save,  
Connect, and Grow  
with Members 1<sup>st</sup>**

Spring is a season of new beginnings—and a perfect time to refresh your financial goals. Whether you're planning a project, connecting with your community, or exploring new opportunities, Members 1<sup>st</sup> is here to help you move forward with confidence.

***See inside to get started.***

# Make Your Home Equity Work for You

## Your home can be one of your most powerful financial tools.

With excellent rates and flexible financing options, Members 1<sup>st</sup> makes it easy to access the equity you've built—so you can take the next step with confidence.

### Home Equity Loan (Fixed Rate):

- Rates as low as **4.75% APR\***
- Predictable monthly payments
- Ideal for planned expenses

### Home Equity Line of Credit (HELOC):

- Rates as low as **6.00% APR\***
- Tap into your line as needed
- Pay interest only on what you use!

Use your equity to complete home improvements, consolidate high-interest debt, cover education costs, or manage major expenses.

With a fast approval process, accessing your funds is simple. You may also benefit from potential tax advantages, as interest paid could be tax-deductible.\* Plus, you can borrow up to 80% of your home's value (up to \$150,000) for ultimate flexibility.

**Apply online at [ww.MembersOneNJ.org](http://ww.MembersOneNJ.org) or call us with questions at 856-696-0767.**

\*APR = Annual Percentage Rate. Rates are effective June 1, 2026, 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.



## MARK YOUR CALENDARS FOR OUR ANNUAL MEETING

**As a member, you're more than a customer—you're part of our credit union family.**

Join us for our Annual Meeting and stay connected to the future of Members 1<sup>st</sup>.

### Event Details:

- Date: May 20, 2026
- Time: 6:00 PM
- Location: Vineland Office: 37 W. Landis Ave. • Vineland, NJ

### Why Attend?

Hear updates on your credit union's progress, learn about future plans and initiatives, participate in the democratic process, and vote for our Board of Directors.

**We hope you'll join us for this important event! RSVP online or call 856-696-0767.**

The **SAVE DATE**

**05.20.2026**

## Empowering Students Through Reality Fairs

This spring, Members 1<sup>st</sup> proudly partnered with local schools and credit unions to host several **Reality Fairs**, helping students build real-world financial skills.

### Recent events included:

- Vineland High School – 250 students
- Cumberland Christian School – 50 students
- Millville High School – 300 students

Upcoming Fairs will include Broad Street School, Quarter Mile Lane School, and Woodstown High School.

These interactive events give students a firsthand look at budgeting, expenses, and financial decision-making—while helping them better understand what it takes to manage money in the real world.

### Why it matters:

- Builds financial confidence early
- Encourages smart money habits
- Strengthens community partnerships

**We're honored to play a role in shaping the financial futures of our local students.**



## Refer a Friend. Get Rewarded.

**Sharing the benefits of membership has never been more rewarding.**

When you refer eligible friends or family to Members 1<sup>st</sup> and they join, you both earn a reward. Plus, new members can take advantage of a **free financial consultation**—it's never too late to set goals or check in on your progress.

### How it works:

During the months of June and July

1. Submit a referral form
2. Your friend or relative opens a new account (if eligible)
3. You both receive a reward

### Your reward choices:

- +0.25% APY CD boost
- -0.25% loan rate discount (auto or personal loan)
- \$25 cash deposit\*

### New member reward options:

- -0.25% loan rate discount (auto or personal loan)
- \$25 cash deposit\*



**It's a simple way to help someone you care about—and enjoy the benefits together.**

\*Cash rewards provided after account remains open for 60 days.



# Upgrade Your Home for Less with Our Visa® Offer

## Planning upgrades this season?

Your Members 1<sup>st</sup> Visa® credit card can help you save.

### Limited-Time Offer:

- **0.99% APR\* for 6 months** on home improvement purchases
- Valid June 1 – September 1, 2026

You'll love the savings on every home improvement you make!

### Why use your Visa® card?

- Lower your cost on larger purchases
- Spread payments out with confidence
- Enjoy added convenience and security



**A Members 1<sup>st</sup> Visa® card is a smart way to make your home projects more affordable. Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) or call us to get started.**

\*APR = Annual Percentage Rate. Rates are effective June 1, 2026, and are subject to change without notice. APR may vary based on creditworthiness, loan amount, and security offered. Rates shown are for qualified borrowers. Contact the credit union for the complete details.



## Making Strides Against Breast Cancer

**Members 1<sup>st</sup> is proud to support the fight against breast cancer—and we invite you to join us.**

We're teaming up with local credit unions as part of "Credit Unions for a Cure" to raise awareness and funds for this important cause.

### Get Involved:

- Join our team for the walk
- Purchase a t-shirt to support the cause
- Help spread awareness in our community

### Event Details:

- **Date:** Sunday, October 11, 2026
- **Location:** Ocean City Civic Center, 500 Boardwalk, Ocean City, NJ

Together, we can make a meaningful difference.

**Ready to get involved? Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org) or stop by a branch to join the team or learn more.**

# NEW BRANCH HOURS BEGIN MAY 4

To better serve you, all Members 1<sup>st</sup> locations will now offer matching weekday hours at all branches.

## New Hours:

- Monday: 9 AM – 5 PM
- Tuesday: 9 AM – 5 PM
- Wednesday: 10 AM – 5 PM
- Thursday: 9 AM – 5 PM
- Friday: 9 AM – 5 PM

## Saturday Hours:

- Vineland: 9 AM – 1 PM
- Millville (Thunderbolt): 8:30 AM – 12 PM



We hope this added consistency makes planning your visits easier.

## Teacher Mini-Grants: Inspiring the Classroom

### Calling all educators!

Members 1<sup>st</sup> is proud to support creative learning through our Teacher Mini-Grant Program.

#### Program Highlights:

- 18 grants available
- \$200 each for classroom projects
- Open to Pre-K through Grade 12 educators

Applications are open **June 1 through September 30**, with winners announced in October. Applicants must be Members 1<sup>st</sup> members in good standing.

We're excited to help bring innovative ideas to life—supporting curiosity, creativity, and student success in classrooms across our community.



**Ready to apply? Visit [www.MembersOneNJ.org](http://www.MembersOneNJ.org)**

## We're Here for You—Every Step of the Way

**At Members 1<sup>st</sup>, everything we do is focused on helping you succeed—financially and personally.**

From community events to everyday banking solutions, we're proud to be your trusted partner.



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## Holiday Closings

### Memorial Day

Monday, May 25, 2026

### Juneteenth

Friday, June 19, 2026

### Independence Day (Observed)

Saturday, July 4, 2026

### Labor Day

Monday, September 7, 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: 856-696-0767  
Fax: 856-378-7933

### Thunderbolt Branch

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



# Members 1<sup>st</sup> of NJ

## FEDERAL CREDIT UNION

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