

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 2026

Make the Most of Fall

**Save More, Give Back,
and Move Forward with
Members 1st**

Fall brings new routines, upcoming celebrations, and opportunities to make a difference. From helpful financial solutions to community programs that bring people together, Members 1st is here to support what matters most to you.

This season, you can:

- Transfer high-rate credit card balances and save on interest
- Celebrate International Credit Union Day with us
- Support the fight against breast cancer
- Prepare for holiday expenses
- Explore valuable member benefits

See inside for details.

Fall Savings on Any Loan

Whether you're buying a vehicle, consolidating debt, taking a vacation, or covering a major expense, Members 1st offers affordable financing to help you move forward this fall.

Auto Loans

- Rates as low as **4.80% APR***

Personal Loans

- Rates as low as **9.30% APR***

Visa® Credit Cards

- Rates as low as **10.50% APR***

Competitive rates. Flexible terms. Friendly local service.

Apply today at MembersOneNJ.org or call 856-696-0767.

*APR = Annual Percentage Rate. Rates are effective September 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 are shown for qualified borrowers and are subject to the age of collateral and term. APR for Auto and Personal loans requires auto-payment. Contact Credit Union for complete details.



MAKING STRIDES AGAINST BREAST CANCER

Walk With Us. Make a Difference.

At Members 1st, "People Helping People" is more than a credit union philosophy—it's a commitment to standing beside our members, neighbors, and communities when support matters most.

That's why we're proud to join fellow local credit unions through **Credit Unions for a Cure**, raising awareness and funds for the American Cancer Society's Making Strides Against Breast Cancer movement.

Join Our Team

Walk with us, make a donation, or help spread the word:

- **Date:** Sunday, October 11, 2026
- **Location:** Ocean City, New Jersey
- **Team:** Credit Unions for a Cure

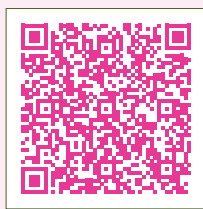
Every step and every donation helps support people affected by breast cancer while advancing research, education, and advocacy.

Show Your Support

Credit Unions for a Cure T-shirts are also available:

- Adult sizes: **\$20**
- Children's sizes: **\$10**

Together, we can show what the credit union spirit—and People Helping People—looks like in action.



**SCAN THE QR
CODE TO JOIN OUR
TEAM OR MAKE A
DONATION.**

Give Your Wallet a Break This Fall

Our Visa® Balance Transfer can help lower the cost of high-rate debt.

Carrying high-rate credit card debt is expensive—and can make it harder to move forward. Beginning in October, Members 1st can help you simplify your payments and save on interest with a special Visa® balance transfer offer.

Limited-Time Offer:

- **3.99% APR for 24 months on qualifying balance transfers***
- No balance transfer fees
- Combine eligible balances into one convenient monthly payment
- Reduce the amount of interest you pay
- Keep more of each payment working toward your outstanding balance

A balance transfer can help you simplify your debt, lower interest costs, and move closer to your financial goals.

Ready to make your move? Visit MembersOneNJ.org, stop by a branch, or call 856-696-0767.

*APR = Annual Percentage Rate. Balance transfers made from 10/1/2026 – 12/1/2026 will receive 3.99% APR for 24 months from date of transfer. After promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact Credit Union for complete details.



International Credit Union Day®

Celebrating the Credit Union Difference

On **Thursday, October 15**, Members 1st will join credit unions worldwide in celebrating International Credit Union Day®. This annual celebration recognizes the cooperative spirit, trusted service, and people-first values that make credit unions different. Since 1948, International Credit Union Day has been observed on the third Thursday of October.

At Members 1st, you're not simply an account holder—you're a member-owner. That means our focus remains on serving you through:

- Competitive rates and fewer fees
- Personalized, local service
- Financial education and guidance
- Support for schools and community organizations
- Products designed around members' real needs



Join and Receive \$25!

To celebrate International Credit Union Day, eligible new members who join Members 1st and open a checking account can receive a **\$25 deposit**.

It's a great time to discover how membership can help you bank, borrow, save, and plan with confidence.

Explore your options at MembersOneNJ.org or call 856-696-0767.



More Ways Membership Works for You

Helpful Services for Every Season

Your Members 1st membership connects you with more than checking, savings, and loans. These convenient services can help you manage everyday finances.

Debit Card Round Up

With **Debit Card Round Up**, every debit card purchase is automatically rounded up to the next whole dollar, and the spare change is deposited into the savings account of your choice. Buy a coffee for \$2.70? We'll round it up to \$3.00 and tuck the extra \$0.30 into savings. Even whole-dollar purchases round up by \$1. It's a simple, effortless way to build your savings one swipe at a time! Enroll at any branch or sign up online today.



Shared Branching

Access your Members 1st accounts at participating credit union branches across the country. Shared Branching can be especially helpful while traveling, attending college, or living outside the immediate area. Simply search for a **CO-OP Shared BranchSM** through the Services section of **MembersOneNJ.org**.

At participating locations, members can:

- Make deposits and withdrawals
- Make loan payments
- Transfer funds
- Review account balances

Christmas Club Accounts

Holiday expenses are easier to manage when you prepare throughout the year. A Christmas Club Account lets you set aside money regularly, helping reduce the need to rely on credit when holiday shopping begins. Funds automatically transfer to member's Savings account on September 30th to start saving for the next year. Even small deposits can add up—and make next year's season more enjoyable.

Debt Protection

Unexpected life events can affect your ability to make loan payments. Optional Debt Protection may help cancel or suspend eligible loan payments following certain covered events. Ask a Members 1st representative about available coverage, costs, eligibility, exclusions, and limitations.

KOFE Financial Wellness

KOFE gives Members 1st members access to educational tools and guidance for budgeting, credit, debt, savings, homeownership, and other financial topics. Visit **MembersOneNJ.org/kofe** to explore resources that can help you make informed financial decisions.

Kasasa[®] Checking

Members 1st Kasasa[®] accounts reward you for everyday banking. Depending on the account you choose, you may earn dividends or cash back by meeting monthly qualifications.

You'll also enjoy:

- No monthly maintenance fees
- A Visa[®] Debit Card
- Online and mobile banking
- Nationwide ATM fee refunds when qualifications are met

Visa[®] Reloadable Cards

A reloadable card offers a convenient way to manage spending without carrying cash or linking every purchase directly to your primary checking account.

Reloadable cards can be useful for:

- Travel
- Gifts
- Teen or student spending
- Added payment flexibility
- Budgeted purchases

Ask us which products and services may be right for you. Visit MembersOneNJ.org or speak with a Members 1st representative.

THANKSGIVING FOOD DRIVE

Help Fill Local Tables This Thanksgiving

Members 1st is once again collecting food to help local individuals and families enjoy a more plentiful Thanksgiving. Members and community friends are invited to donate unopened, nonperishable food at any branch location.

Suggested Donations:

- Canned vegetables and fruit
- Stuffing and boxed potatoes
- Gravy and cranberry sauce
- Canned soups and pasta
- Rice and other shelf-stable sides
- Dessert mixes
- Other holiday meal essentials

Collection Dates: 10/19 thru 11/13

Every item can help make a holiday meal a little brighter. Thank you for joining Members 1st in supporting our community.



A Message From CEO Eileen Crean

Thank You for Putting Your Trust in Members 1st

As we enter a season centered on gratitude, I want to personally thank you for choosing Members 1st of NJ Federal Credit Union.

Your trust and continued membership mean so much to our entire team. Every account you open, loan you finance, referral you make, and conversation you have helps us better understand and serve the people and communities that make Members 1st special.

We're proud to be a member-owned credit union built on personal relationships, local service, and the belief that financial institutions should put people first. It is a privilege to support you through important milestones, everyday needs, and unexpected challenges.

On behalf of everyone at Members 1st, thank you for allowing us to be part of your financial journey. We look forward to continuing to serve you for many years to come.

With appreciation,
Eileen Crean, CEO



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- Transfer Balances at 3.99% APR*
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- Support Our Thanksgiving Food Drive
- A Special Message From Eileen

Holiday Closings

- Columbus Day**
Monday, October 12, 2026
- Veteran's Day**
Wednesday, November 11, 2026
- Thanksgiving**
Thursday, November 26, 2026
- Christmas**
Friday, December 25, 2026
- New Year's Day**
Friday, January 1, 2027

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



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