

NJFCU VISIONS

The ENewsletter for Members of
North Jersey Federal Credit Union

APRIL



Letter from the President:

I want to thank all of our members for your patience and support during our computer upgrade earlier this month. I especially want to recognize and thank the staff for all of their hard work over the last year in making this successful transition a reality.

When we opened the doors on Monday, April 4th, after the update, I hope you were able to experience some of the benefits of our new system. We want to make sure we are offering you the most up-to-date products and services that meet your needs today and in the future.

Because of the system update, we now can offer you a number of new and updated products and services. This includes an updated Online Banking, Popmoney® (pay someone through a text or an email), the North Jersey FCU Mobile App, and a new TAP (Telephone Account Processing) system.

In May, you will see new statements and eStatements. It will be easier to see your transactions on all of your accounts in one place, along with looking better as the statements will be in full color.



Lourdes Cortez
President/CEO

May is also when we will celebrate the Credit Union's 80th Anniversary! We were founded in 1936 as the Passaic County Teachers' Credit Union. We have grown and changed since then to now serve over 30,000 members across seven counties in New Jersey. We hope you will come in and celebrate with us that month.

Lastly, on June 6th, our foundation will host its 7th Annual Above & Beyond Golf Outing. We hope you can come play a round of golf or support the event in some way. This year, the proceeds from the event will support Autism Radio and the Boys & Girls Club of Paterson and Passaic.

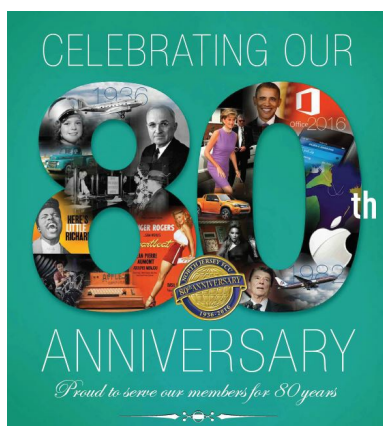
Sincerely,



Lourdes Cortez
President/CEO

Our 80th Anniversary

This year North Jersey Federal Credit Union is celebrating its 80th Anniversary! We kicked off this year with a photo exhibit in the Totowa branch from the Passaic County Historical Society. We'll be highlighting the credit union's history throughout the year. We hope you'll be able to stop in and check out some of our new products and services as we look forward to the next 80 years!



7th Annual Golf Outing



Thousands of Convenient Branch and ATM Locations!

You can use nearly 30,000 FREE of charge ATM's nationwide through our co-op network. You can locate them through: Text message your zip code from any cell phone: 692667 (MYCOOP) Web: www.co-opfs.org 7-Eleven Stores nationwide. You can use 5,000 branches nationwide through our CU-Services Network. You can locate them through: Web: www.co-opcreditunions.org Phone: 1.888.SITE.CO.OP (888.748.3266)

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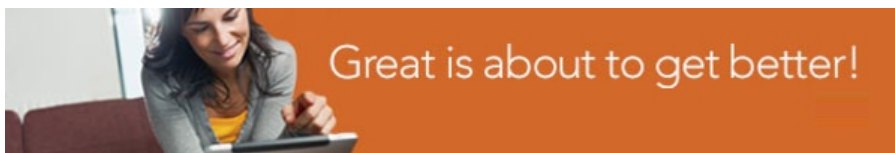


The 7th Annual Above & Beyond Golf Outing is Monday, June 6 at the Picatinny Arsenal Golf Club. It is the major fundraiser for the NJFCU Foundation, a registered 501(c) non-profit, which provides support and scholarships for underprivileged children and other worthy charities. The outing is a great day to enjoy some golf and a chance to network with other professionals. This year's proceeds will benefit Autism Radio and the Boys & Girls Club of Paterson and Passaic.

"People Helping People" is more than just a motto for the North Jersey Federal Credit Union Foundation. Every day we strive to provide help and support for the communities we serve. The Foundation's main focus is to help support community-based charities and local scholarship funds. As the Foundation grows, it will pave the way for countless opportunities in reaching out to those in need throughout the community.



New Online Banking, eStatements and TAP!



Have you tried out the new Online Banking? Formerly known as Home Banking, it is a more robust tool allowing you to see transactions almost instantaneously, easily pay bills, make transfers between accounts and more.

Online Banking will also give you access to eStatements. Now

[Contact Us](#)

Closing Schedule

May 30th: CLOSED Memorial Day

NJFCU Mobile Now Available



Introducing the NJFCU Mobile App!

Download to your smartphone, iPhone, iPad, Kindle or tablet for quick and easy access to all your NJFCU accounts. You can accomplish the following with the NJFCU App:

- Check account balances
- Pay bills
- Transfer funds
- Use Popmoney®
- View statements
- Locate branches and ATMs

You must be signed up for Online Banking prior to using the mobile app.

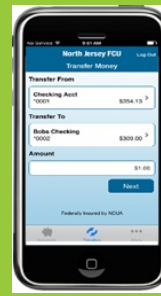
would be a good time to enroll if you haven't already done so. This gives you one access point to see all of your account information.

After April 4th, the first time you log into Online Banking, please use the last 6 digits of your social security number as a temporary password. The system will then prompt you to create a new password.

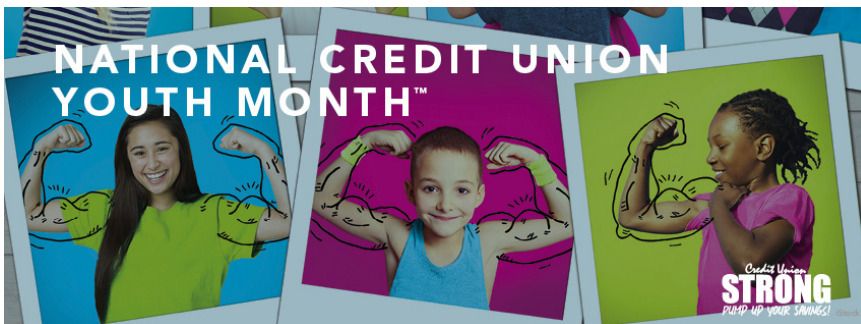
If you only have eStatements now, you will find them in Online Banking. You will need to input your eStatement user ID logon and as an initial temporary password, use the last 6 digits of your social security number. The system will then prompt you to create a new password.

Do you use TAP (Telephone Account Processing) to check on your balances, make transfers, even request a check in the mail? TAP is now more personally customized to reflect the transactions you want to make with each of your accounts. You can make a stop payment, check on transactions by date and make payments to loans.

To use TAP, call 973-785-4161 or 800-788-4474. The first time you call after our computer upgrade, you will need to create a new 4 number pin. Please use your member number as usual to login, then use the last 4 numbers of your social security number as a temporary pin. The system will then prompt you to create a new pin.



National Credit Union Month



April is National Credit Union Youth Month!

Join the celebration during National Credit Union Youth Month in April by encouraging the kids to set up savings accounts and learn how to manage money. It's time to help kids "pump up

their savings." North Jersey Federal offers a great way to help kids start saving with our Kids Kash Club. The Kash Club pays \$3 for every A earned on a report card, up to \$15 per year. Fax or bring the report card into one of our branches so your child can see that learning pays! When you open an account for your children, you are not only opening their eyes to the world of financial responsibility, but opening a door to a great future. Your kids will have the opportunity to learn how to save money and will enjoy watching their balance grow. To learn more, [click here](#), stop by any branch or call us at 973.785.9200.

Annual Board of Directors Meeting

All North Jersey Federal Credit Union members are invited to attend our **2016 Annual Board Meeting on May 11, 2016** at our Totowa branch located at 711 Union Boulevard. The 2016 Nominating Committee



has selected the following: Eli Burgos, Lorraine Kroll and John Kirk as NJFCU Board of Directors candidates for three-year terms. Any members who wish to become candidates for our Board of Directors can do so by petition. Petition forms can be obtained by contacting Michelle Dziobek, Executive Administrative Assistant to the President/CEO at 973.785.9200 ext. 3339. If the election is contested, all NJFCU members will receive 2016 election ballots to vote for individual Board of Director candidates. The 2016 election ballots will be mailed on April 11, 2016 and election results will be announced on May 11, 2016 at the NJFCU Annual meeting.

Need a Home Loan?



There has never been a better time or better rates, for a Home Equity Loan. We have a great promotion. Members may qualify for a **1.89% APR** for the first year of their loan. This is a limited time promotion, so hurry in and see if you qualify!*

[Apply Now](#)

*APR is the Annual Percentage Rate. Rates are subject to change without notice. Restrictions may apply. Rates are for qualified members and are subject to credit approval and loan to value restrictions. Rates may vary depending on credit, loan amount, loan term and value of your home. All applications are subject to appraisal fees. Qualified members do not pay for the following fees: title fees, processing fees, settlement fees, underwriting fees or credit reports. The initial rate is good for 12 months then converts to Prime + 0. Rate is based on 8-year draw with a 15-year amortization. Rate has floor of 3.50% for life of the loan and a ceiling of 18%. Minimum monthly principal payment is \$125. Cannot be combined with any other offers. Expires 05/31/2016.



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