

NJFCU VISIONS

The ENewsletter for Members of
North Jersey Federal Credit Union

JUNE



Letter from the President:

It's hard to believe that summer is here! School vacations are starting and many are planning to kick back and relax during the warm weather.

As always, we have some very busy months ahead of us at the Credit Union. Our 80th Anniversary continues to be a part of this year, with special loan rates, among other initiatives.

However, before we look to the future, we would like to reflect on our successful golf outing which took place on June 6th. The 7th Annual NJFCU Foundation Golf Outing's proceeds will directly benefit Autism Radio and The Boys & Girls Club of Paterson and Passaic. We had over 80 golfers play, network, and enjoy a simply spectacular day. We are very appreciative of our sponsors' support. It allows the Foundation to provide assistance to non-profit organizations within the communities we serve.

On September 19th, we will once again host our 6th Annual Small Business Summit at the Totowa branch. It is an opportunity to mix and mingle with other business owners, and hear some tips from successful entrepreneurs. Our business development experts will be on hand to discuss helping you grow your business through a number of loans and lines of credit that we offer.

We hope you are now experiencing some of the benefits of the computer upgrade! We aren't finished yet! Keep alert as we will



Lourdes Cortez
President/CEO

be bringing out even more convenient digital products in the future.

Happy summer!

Sincerely,



Lourdes Cortez
President/CEO

Proudly Serving Our Members for 80 Years



North Jersey Federal Credit Union has been committed to serving the financial needs of its members for over 80 years. Originally started as the Passaic County Teachers Credit Union in 1936, NJFCU has since grown to over 27,000 members with \$230 million in assets. We currently provide financial services to individual members as well as the employees of local corporations, firms, agencies, school systems, government offices, and municipalities.

We formally celebrated our 80th anniversary on Tuesday, May 10th, by hosting a party featuring a live DJ, food, drinks, and networking. Highlights from the night included Mayor John Coiro of Totowa presenting NJFCU with a proclamation commemorating its success and importance in the Totowa community. Hector C. Lora, Passaic County Freeholder Director, presented the Credit Union with a proclamation for its involvement in Passaic County. Mr. Lora also shared his positive experiences with North Jersey Federal over the years. The Credit Union also received proclamations from Mayor José Torres of Paterson, US Senator Cory Booker, and Congressman Bill Pascrell, Jr., among others. All who attended the event demonstrated to us why we are extremely proud of our past 80 years of successful business; it's because of you, our loyal members. We thank you for your continued support.



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 by: Text messaging your zip code from any cell phone to: 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:

<http://co-opcreditunions.org/locator/>

Phone: 1.888.SITE.CO.OP
(888.748.3266)

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Credit Card Fraud in the Headlines



Credit, ATM and debit card fraud are once again all over the news today. Being aware of where your card is, who you share the information with and how the card is handled are of high importance in protecting yourself.

North Jersey Federal can share our expertise in helping you to battle and protect your credit card information from being compromised, but ultimately, it is up to you as the consumer to educate yourself. Sophisticated thieves operate locally, nationally and even internationally to find the weaknesses in merchants' computer operations to steal your information.

Here are some helpful general tips for protecting yourself:

- Get in the habit of checking your balances, purchases, withdrawals and transfers for all of your financial transactions. The earlier the problem is detected, the more quickly the issue can be spotted and resolved.
- If you think your card has been lost or stolen, or you see unfamiliar transactions on your card, report it right away.
 - Your account will be immediately closed, with a new card and account number issued and sent to you within days.
- Never share your card's pin number with anyone. In fact, memorize the number and do not leave it written down anywhere, lessening the chance that anyone can access your account.
- Change your pin and / or password frequently. This helps to discourage would-be thieves.
- Never give your credit card number out over the phone unless you have initiated the call to a known vendor.
- Never put your credit, ATM or debit card number in an email. This is one of the easiest ways for thieves to scan and find your financial information.

Closing Schedule

North Jersey Federal Credit Union will be closed on Monday, July 4th in observance of Independence Day. The Totowa, Paterson and Newark branches will resume regular hours on Tuesday, July 5, 2016. Garfield will resume regular hours on Wednesday, July 6, 2016.

North Jersey Federal Credit Union will also be closed on Monday, September 5th in observance of Labor Day. The Totowa, Paterson and Newark branches will resume regular hours on Tuesday, September 6, 2016. Garfield will resume regular hours on Wednesday, September 7, 2016.

NJFCU Mobile Now Available



Have you tried 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:

- Check account balances
- Pay bills
- Transfer funds
- Use Popmoney®
- View statements

- Be very aware of where and how you place orders online using your credit, debit or ATM cards. Shop on trusted sites, and ones that use well known encryption software such as Docusign or Trustwave, among others.
- Be aware of how and where you use your card. Big box retailers have come under attack more and more as sophisticated thieves break into their servers, stealing thousands of customers' credit information.
- Request free annual credit reports from one of the three major bureaus. You can do so through www.annualcreditreport.com.
- Sign a credit, ATM or debit card as soon as you receive it as it is one more checkpoint for a retailer to make sure the signatures match when you sign for your receipt.
- Lastly, destroy your old and unwanted cards.

Watch www.njfcu.org for more in-depth information as we continue to give you tips on how to protect your hard earned money and credit.

No More Checks or Cash to Send or Receive Money with Popmoney®!

With Popmoney®, you can send, receive and request money from just about anyone through an email or text.

Getting Started

Popmoney is available in the Bill Pay menu. Sign onto Online Banking, click on Bill Pay and then click on Popmoney on the left hand bar. You can receive or send payment using an email address or mobile number. Once the transaction is completed, you will receive an email or text notification.

Popmoney is a personal payment service that eliminates the need for checks and money. You can send, receive and request money online or with your mobile device. You can use your current checking, savings or money market account.

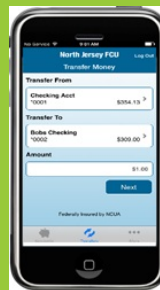
Once you sign into your account, you can send or request money from your contacts. An email or text message will alert them that you are sending or requesting money. No account information is shared, simply an email address or a contact's phone number.

What can I use Popmoney for?

- Send money to a child at college
- Pay back friends for a night out

- Locate branches and ATMs

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



- Pay your landscaper
- Send a gift to friends and family
- Pay for a shared gift

[See how it works here!](#)

Peace of Mind with Overdraft Protection



**When the Unexpected Occurs...
We've Got You Covered!**

Have you ever had a situation when you're making a purchase with your debit card and suddenly realize there isn't enough in your account to cover it?

North Jersey Federal can help ease your mind.

We provide overdraft services to cover those ATM and one-time debit card transactions. This saves you from embarrassment and extra hassle in your already busy day. We want to be sure you are aware of the overdraft protection options available to you to ensure your transactions are processed.

Contact us at (973)785-9200 or stop by a branch office to learn more about overdraft services and other money management tools available to help you stay informed and on top of your account.

Grab The Keys and The Savings!

You Drive the Savings

Let North Jersey Federal Credit Union help you get the BEST AUTO LOAN RATES



NJFCU can help finance your new and used cars, motorcycles, boats, classic autos or RVs



Click Here
To Start Saving

Need A Vacation?

Vacation Loans

Rates so good, you'll already feel like you're in paradise.

Rates as low as
7.99% APR*

With North Jersey Federal Credit Union's Vacation Loan, you can get approved for up to \$5,000, pack up, and take that much deserved vacation!



*APR is the Annual Percentage Rate. Rates are subject to change without notice. Rates are for qualified members only. Rates may vary depending on credit, loan amount, and loan term. A \$49 documentation fee will apply. If you borrow the maximum amount of \$5,000.00 at 7.99% for a 48 month term, your minimum monthly payment would be \$122.04. If you finance the documentation fee, the calculated APR will be 8.508%, and the effective monthly payment will be \$123.26. The promotion may end at any time. The promotion is for new loans only, and does not apply to refinancing of existing North Jersey Federal loans. The offer cannot be combined with any other promotions. The promotion is valid until 8/31/16.



I Love My Credit Union Rewards: Sprint



- 10% discount on select regularly priced Sprint monthly data service
- Buy online and receive additional savings
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores
- Valid in conjunction with other credit union and most Sprint National handset offers and other promotions.

Claim your discount with Corporate ID: NACUC_ZZM

Please note: To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit union membership. Members can do this through the Love My Credit

Union Rewards app, or by filling out a Verification Form. Forms can be faxed or uploaded as instructed on the form.

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