

NJFCU VISIONS

The ENewsletter for Members of
North Jersey Federal Credit Union

OCTOBER



Letter from the President:

Fall is a very busy time of year and we have a lot of wonderful things happening at North Jersey Federal Credit Union!

On September 19th, we hosted our **6th Annual Business Summit**, where we presented Brian Tangora, CEO and President of the North Jersey Chamber of Commerce, with the first ever **Small Business Advocate Award** for his work within the New Jersey business community. In addition, we also awarded Lazara Fernandez and Emilio Hernandez, founders of Rico Foods Inc., the **Community Advocate Award**, for their time and effort within the Paterson community.

North Jersey Federal had an enormous turn out for this year's **American Cancer Society's Making Strides for Breast Cancer Walk** on Sunday, October 16th at Overpeck Park in Ridgefield Park, NJ. We helped to raise money, and awareness for a very important cause that touches all of our lives. Our employees, their family members, friends and even our NJFCU members signed up to walk with us on a wonderful day. If you would still like to donate to our team, and support the American Cancer Society, you can do so by [clicking here!](#)



Lourdes Cortez
President/CEO



If you don't already have a **North Jersey Federal Credit Union Visa® credit card**, you can apply now and receive 0% APR on retail purchases for the first 6 months! We have four different cards that will meet your financial needs. [Apply today!](#)

Looking for a new or used car for the winter season? Try our new [Auto Link tool](#) where you can research new and used cars, obtain discounts on dealer pricing and **get pre-approved** for a loan with North Jersey Federal.

The holidays are quickly approaching and now is a perfect time to think about redecorating your home, booking a trip home to visit your family or finally giving someone that special gift. Our [Holiday Loan](#) is a perfect solution to help you with your holiday dreams!

Have you signed up for our [Online Banking](#) yet? It's easy and helps to make banking extremely convenient. With online banking, you can see all your account information in one place and also make bill payments right from your computer by using our **Bill Pay** method. You can also do your banking on your mobile phone or tablet! Download the **North Jersey FCU Mobile App** today and take care of your banking needs on the go!

Sincerely,

Lourdes Cortez
President/CEO

Get a New Set of Wheels!



CU SERVICE CENTERS®
The Member-Friendly Financial Network
BRANCH LOCATOR

**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.coopcreditunions.org
Phone: 1.888.SITE.CO.OP (888.748.3266)

QUICK LINKS

[Home Page](#)
[Loans](#)
[Loan Calculators](#)
[Insurance](#)
[Online Banking](#)
[Products and Services](#)
[GreenPath Debt Solutions](#)
[Business Services](#)
[Contact Us](#)

Buy a Car Like an Insider.

See what others really paid
for the car you want

Go ▶



Get Crackin' Holiday Loan

GET CRACKIN'



Holiday Loan

Rates as low as

8.99% APR*

An NJFCU Holiday Loan can help you pay for holiday gifts, travel, home repairs, or anything you may need or want during the holiday season!

Get approved from \$750 to up to \$4,000

CLICK HERE TO APPLY ONLINE TODAY!

*APR is the Annual Percentage Rate. Rates and terms are subject to change without notice. Restrictions may apply. Rates are for qualified members and are subject to credit approval. Rates may

Branch Holiday Hours

- On Friday, November 11th, 2016, all branches of NJFCU will close at 3:00 PM in observance of Veteran's Day.
- On Wednesday, November 23rd, 2016, all branches of North Jersey Federal Credit Union will close at 2:00 PM in observance of Thanksgiving.
- On Saturday, December 24, 2016, Christmas Eve, our Totowa and Paterson branches will stay open until 4:00 PM. Our Newark and Garfield branches will stay open until 3:00 PM.
- North Jersey Federal Credit Union will be closed on Monday, December 26th, 2016 in observance of Christmas. Our Totowa, Paterson and Newark branches will resume normal hours of operation on Tuesday, December 27th, 2016. Our Garfield branch will resume normal hours of operation on Wednesday, December 28th, 2016.
- On Saturday, December 31st, 2016, New Year's Eve, the Totowa and Paterson branches will stay open until 4:00 PM. Our Newark and Garfield branches will stay open until 3:00 PM.
- North Jersey Federal Credit Union will be closed on Monday, January 2nd, 2017, in observance of New Year's Day. Our Totowa, Paterson and Newark branches will resume normal hours of operation on Tuesday, January 3rd, 2017. Our Garfield branch will resume normal hours of operation on Wednesday, January 4th, 2017.

vary depending on credit, loan amount, and loan term. Rates are available on new loans only and do not apply to refinancing of existing NJFCU loans. If you borrow the maximum amount of \$4,000 at 8.99% APR for 12 months, the monthly payment will be \$356.00. If you borrow the maximum amount of \$4,000 at 8.99% for 24 months, the monthly payment will be \$186.00. If you borrow the maximum amount of \$4,000 at 8.99% APR for 36 months, the monthly payment will be \$130.00. The promotion may end at any time without prior notice. This promotion cannot be combined with other offers. Offer good 10/15/2016-12/31/2016.

Get \$50 for Referring a New Member!

It Pays To Know People
\$50 Cash!

Each time you refer a family member, co-worker, or friend to North Jersey Federal Credit Union and they open a checking account with Online Banking and Bill Pay, you both get \$25!*

[CLICK HERE TO APPLY](#)

*Offer good on new checking accounts with Online Banking and Bill Pay only. Account must be active for 90 days to qualify for payment. Checking account owner must be 18 years of age or older. Membership requirements apply for anyone that lives, works, worships, attends school or regularly conducts business in Passaic, Bergen, Essex, Morris, Middlesex, Hudson or Union Counties. Eligibility of offer applies to new membership only. Employees of NJFCU and their families are not eligible to participate. Promotion ends 10/31/16.

Holiday Skip-A-Payment

NJFCU Mobile Now Available

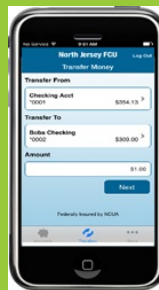


Introducing the NJFCU Mobile App!

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.



NEED SOME EXTRA HOLIDAY **CASH?** YOU CAN SKIP A PAYMENT!

Have some extra cash in your pocket this
holiday season by utilizing NJFCU's

Loan Skip-A-Payment!

One of the great benefits of having a loan from NJFCU is our skip-a-payment option. At any time during the term of your loan, you may choose two consecutive months to skip your payments each year.*

CLICK HERE TO APPLY ONLINE TODAY!

*The loan must be a new or existing, current, fixed rate consumer loan. Skip-A-Payment can not be used for real estate loans, Overdraft Protection or any other open-ended lines of credit. Skip-A-Payment entitles you to skip two consecutive monthly payments. There will be a fee of \$25 per loan, per year deducted from your savings account for Loan Skip-A-Payment. Interest will continue to accrue during the month you choose to skip and may result in higher total finance charges on your loan. Skipping payments will extend the term of your loan. This offer cannot be combined with other offers. This promotion may end at any time. Offer expires 1/1/2017.

More ATMs. Fewer Fees.



North Jersey Federal Credit Union has partnered with Citibank®, to allow you to access any in-branch Citibank ATM fee-free.* Now, you can access more ATMs, with fewer fees!

*Please be aware that only in-branch ATMs are fee-free. Fees will still apply to any Citibank ATMs that are not in a physical branch of Citibank.

Community Involvement

With the mission of building relationships with the people and communities that we serve, North Jersey Federal Credit Union has created a [Community Involvement and Customer Success Stories](#) page on its website. This page was created to highlight the great initiatives that NJFCU is proud to support, as well as show you, our member, that with a little help from NJFCU, you can buy the car, and home of your dreams, or start your dream business.

Recently, North Jersey Federal was recognized by the Educational Council of Passaic County and the educational community of Passaic County, for its contributions to the "Class of 2016" Valedictorians and Salutatorians Breakfast and Scholarship Program. North Jersey Federal was more than delighted to provide a \$1,000 scholarship to a hardworking high school senior in Passaic County. We always want to help our students achieve their dreams.

We Are Moving On Up!

North Jersey Federal Credit Union will be relocating our Newark branch, located on 30 Bergen Street in Newark (in the UMDNJ / Rutgers building), one block away to our spacious new location, 186 West Market Street (next door to Blimpie.)



The new Newark branch of North Jersey Federal will officially open its doors December 7th, 2016 and will be located on the upper level of the University Shopping Plaza, across from the Dental School (replacing the former Bank of America location). Ample parking will be available!

Our current Newark branch (30 Bergen Street) will **officially close its doors at the end of business on Tuesday, Dec 6th 2016.**

You can also bank at our other local NJFCU branches or take advantage of our self-serve banking services:

- **Online Banking**

- Bill Pay
- North Jersey FCU Mobile App
- Popmoney
- Mobile Money
- Access to over 5,000 shared branches and fee-free ATMs

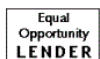
Need a Home Loan?



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. This promotion may end at any time. Expires 1/31/2016.



Like us on Facebook

Follow us on **twitter**

View our profile on **LinkedIn**