

NJFCU VISIONS

The ENewsletter for Members of
North Jersey Federal Credit Union

February



Letter from the President/CEO

Dear Members:

This is a great time to be a member of North Jersey Federal Credit Union. First, we have exciting news about our computer system update. In order to better serve our members, we will be able to offer new products including: a mobile app that lets you bank anywhere, anytime, Popmoney which allows you to send or receive money through email or a text, and a new full color statement. This computer update also helps us to be more environmentally friendly and getting us closer to our goal of going paperless. Members will no longer have to use deposit tickets at the branches. They just have to have their ATM/debit card or an ID and we'll take care of the rest. Although we love to see you, our updated system will make it easier to never walk into a branch again. Home Banking and Bill Pay will be more robust. Members will be able to apply for a loan and even open an account on-line. In order to do this, we will close the Credit Union during the weekend of April 1-3. ATMs will be available over the weekend. However, Home Banking, Shared Branching and TAP will not be available that weekend. We'll be back up and running on Monday, April 4th. Additional helpful information on the conversion and what you need to know is in this newsletter.



Next, we are very proud to celebrate our 80th Anniversary this year. We started out as the Passaic County Teachers Credit Union and we now have over 30,000 members, serving Passaic, Bergen,

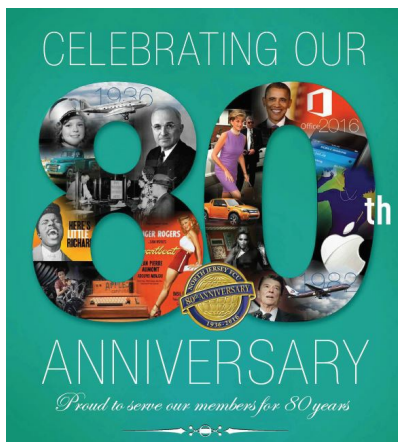
Essex, Morris, Hudson, Union and Middlesex Counties. In honor of our proud history, we will be holding celebrations in May at the branches; stop by for some tasty treats.

Lastly, our 7th Annual Above and Beyond Golf outing will be held on June 6th at the Picatinny Arsenal Golf Club. The event has helped our Foundation raise funds to annually support organizations such as the Boys & Girls Club of Paterson and Passaic, Autism Radio, Eva's Village, Marines Care and the Boys and Girls Scouts of Northern New Jersey. Please join us for our golf outing. For more details, email us at marketing@njfcu.org.

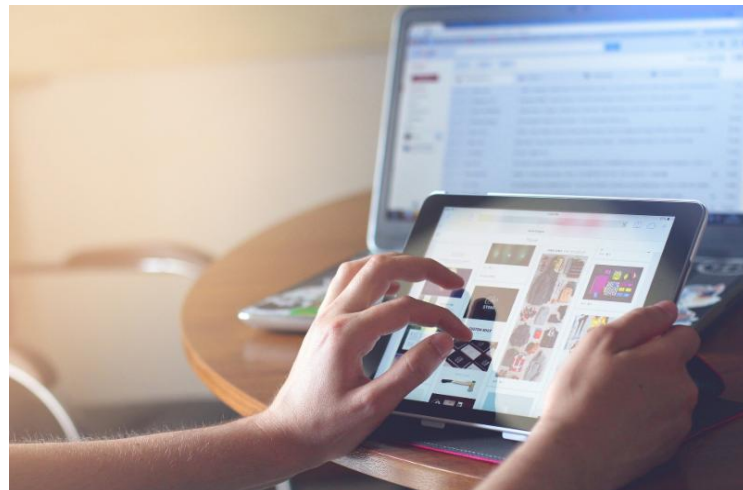
Sincerely,



Lourdes Cortez
President/CEO



Exciting Computer System Upgrades



CU SERVICE CENTERS.

The Member-Friendly Financial Network

BRANCH LOCATOR

**Thousands of NEW Convenient
Branch and ATM Locations!**

To better serve your banking needs, during the weekend of **April 1-3, 2016**, we will be updating our computer system. This will allow us to provide new services, enhancing what we offer and ultimately letting us provide you with the best customer service experience that we can!

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)

Quick Links

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Closing Schedule

March 25 - Good Friday- closing at 3:00 p.m.

April 1-3 - Computer System Upgrades - CLOSED

May 30 - Memorial Day - CLOSED

Stay Connected



Our new service upgrades will include **Popmoney®**, a personal payment tool, improved **Bill Pay**, and the ability for you to see **nearly real-time transactions** through Home Banking.

We are also excited to announce our new mobile app. This will allow you to bank anywhere, anytime on your mobile device. With the mobile app, you can check account balances, transfer funds, pay bills, and locate an ATM.

Don't forget the Credit Union will be **CLOSED** on **Friday, April 1** and **Saturday, April 2, 2016.**

We will reopen on **Monday, April 4, 2016.**

Here is what to expect during the upgrade:

- ATMs are available for cash withdrawals during the upgrade. To find the closest ATM near you, use the branch/ATM locator or visit any 7-Eleven Convenience Store.
- Remember Shared Branching will NOT be available during the upgrade, Friday, April 1st - Sunday, April 3rd, 2016.
- Home Banking, Bill Pay and Popmoney will not be available from March 31st, 6:00 p.m. - April 3rd. If you have previously scheduled payments during that time in Bill Pay, they will be paid and will be reflected in your account on Monday, April 4th.
- TAP (Telephone Account Processing) will not be available after 6:00 pm on Thursday, March 31st - Sunday, April 3rd, 2016.

For more information or [frequently asked questions](#) please visit our website at www.njfcu.org.

2016 Annual Board Meeting & Board of Directors Meeting



New & Used Car Loans
Rates as low as **2.99%** APR*
Call us at (973) 963-4500
N North Jersey Federal
Credit Union
Above and Beyond Banking



All North Jersey Federal Credit Union members are invited to attend our 2016 Annual Board Meeting 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 as 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. Completed petition forms must include a minimum of 300 valid members' signatures and be submitted to the Secretary of the Nomination Committee no later than April 1, 2016. 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.

DEBT CONSOLIDATION LOANS

Take control of your finances.



Finding your Relief from Debt!

North Jersey Federal is offering its **Debt Consolidation Loan** again this year to offer instant relief from debt. You can borrow up to \$15,000. This promotion is for qualified members only and is subject to credit approval. Rates may vary depending on credit and loan term. Rates are subject to change without notice. Loans currently held by North Jersey Federal are not eligible for this promotion.

Debt Consolidation offers instant relief. Let us help you in taking all the right steps to better credit.

Why Debt Consolidation?

- Save hundreds on interest charges.
- Greatly reduce your payments.
- Lower your total debt and interest rates

For more information about our Debt Consolidation Loan, visit our website at www.njfcu.org or call us at (973) 617-2543.



LOVE
AT FIRST DRIVE

With thousands of vehicles, all **ASE-inspected**, it's easy to find the one you'll fall for.

GET RATES AS LOW AS 2.49% APR.¹
AND, WE'LL GIVE YOU KELLEY BLUE BOOK[®]
TRADE-IN VALUE FOR YOUR VEHICLE.²
Upon used vehicle purchase from Enterprise Car Sales.

February 1 – March 31, 2016

Call 973-785-9200 to get pre-approved by your credit union today!

Call 866-227-7253 for the nearest Enterprise Car Sales location
or preview our great selection of quality used vehicles at

enterprisecarsales.com/cuautorates



Consumer disclosures: 1: APR=Annual Percentage Rate. Rates as low as 2.49% APR for 60 months. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. 100% Financing available including Tax, Title and License. Financing for qualified North Jersey Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased from 2/1/16 - 3/31/16. This offer cannot be combined with any

other offer. 2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2016 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other.

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 lovemycreditunion.org

talk about savings.

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Consumers
Save

10%  **15%**

Businesses
Save

On select regularly priced Sprint monthly service.

Plus, waived activation & upgrade fees
(up to \$36 in savings each).



Learn more

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- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership
validation is required.



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Sprint 

 **LOVE MY
CREDIT UNION
REWARDS**

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc

charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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