

JULY 2014

1,000's of NEW Convenient Branch and ATM Locations!

ATM's

You can use **28,000 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)

Branches

You can use **6,500 branches nationwide** through our CU-Services Network. You can locate them through:

Web: www.cuswirl.com

Phone: 1.888.CU.SWIRL (888.287.9475)

GPS: iPhone and Android applications also available through the website.

GET A LOWER RATE with the Equity in your Home!



Need to remodel your home, but do not have the money to do so? Or need a loan to send your child to college? You can tap into the equity you have in your home (the amount your house is worth minus what you owe on it) to help you finance major expenses. A home equity loan or line of credit from us can help you achieve your financial goals. Start saving on your home payments today by choosing the home equity loan that's right for you! Rates are extremely low, so call us at 973.785.9200 or visit www.njfcu.org to apply or for more information.

CLOSING SCHEDULE

Employee Team Building: August 12 – Closing at 2 p.m.

Labor Day: September 1, 2014 – Closed



North Jersey Federal
Credit Union
Above and Beyond Banking

Letter from the President/CEO



Dear Members:

We at North Jersey Federal Credit Union are pleased to announce our **Fourth Annual Passaic County Small Business Growth Summit**, which will be held on Wednesday, **September 17, 2014** at our Totowa branch. Last year, our Third Annual Small Business Growth Summit was a great success. Over 100 business leaders and small business owners in Passaic County were on hand at this event. We have always been a strong supporter of small businesses. Your small business is big business to us! We hope you can attend this year's upcoming summit!

In June, the Foundation hosted its Fifth Annual **"Above and Beyond Golf Classic"** at the Picatinny Arsenal Golf Club, in Picatinny, NJ. While the Foundation's primary focus is to award scholarships to high school graduates and college students who will major in financial services, it also supports our community efforts to improve various quality of life issues. Five organizations will receive donations as a result of proceeds collected from the golf outing including: Autism Radio, Boys & Girls Club of Paterson & Passaic, The Boys & Girls Scouts of Northern NJ, Eva's Village, and the Marines Care Organization. We are truly thankful for the generosity of our members and sponsors for supporting our Foundation.

With the school year coming to an end, we would also like to congratulate all the graduates of the class of 2014. There are ways we can help finance your educational expenses for college. Our Back-to-School loans can help pay for things such as clothes, computers, books, school supplies, etc.

We are always looking to better serve our members with additional products and services. This summer, home equity loans with special low rates will be available! Please do not hesitate to stop by and ask how we can help you save on your lending needs. We are here for you!

Thank you for your continued membership and loyalty to us. Have a wonderful summer!

Sincerely,

Lourdes Cortez
Lourdes Cortez
President/CEO

SAVE
THE
DATE

NJFCU is Proud to Present the Fourth Annual Passaic County Small Business Growth Summit

Wednesday, **September 17, 2014**

6 – 8 p.m.

North Jersey Federal Totowa branch
711 Union Boulevard, Totowa, NJ 07512

The Small Business Growth Summit is a premier event for small business owners looking to promote their business, network with other decision-makers and meet new customers. This event is also a great opportunity to shop around for products and services available to help your small businesses succeed. **Admission is FREE** and refreshments will be served. This is a must-attend, one-day, interactive summit designed to help small business owners improve their business results. Tables are limited so reserve your spot today! Visit www.njfcu.org today for further information on how to register online.

Four Great Credit Cards Designed to Meet the Needs of Hard-Working Credit Union Members

Choose from four credit card options, all with competitive rates. Classic® card, Platinum Rewards card, Liberty card and Business Rewards card.*



Special Balance Transfer Offer! 0% APR**

- **Classic®** – This card is for members who want the lowest rate possible with no annual fees.
- **Platinum Rewards** – This card comes with a competitive rate with no annual fee. You'll also earn CU Rewards points for every dollar you spend. ***
- **Liberty** – This secured card is for those members who don't qualify for traditional credit cards. The Liberty card gives you freedom to travel and shop. Balance transfer is not available for the Liberty card. Start living the Liberty life today!
- **Business Rewards** – This card has no annual fee. You'll also earn CU Rewards points for every dollar you spend. ***

*Restrictions may apply. Ask your Member Service Representative for rates and disclosures or visit www.njfcu.org for more information.

**APR is the Annual Percentage Rate. Rates are subject to change without notice. Restrictions may apply. Rates are for qualified members only and are subject to credit approval. 0% for 6 months. The balance transfer is 3% of the amount transferred. The special interest rate is 0% for six months, then your variable rate will go up depending on your credit score and the type of card you choose. Good from 8/1-10/31/14.

***When you earn enough points, you can redeem for travel, merchandise, or gift cards. Earn extra points by shopping at the CU Rewards Mall where you will find a list of local and online shops that pay extra point dividends.

Celebrate Summer With Great Certificate Rates!

- 1.35% APY* for 36 Months
- 1.60% APY* for 60 Months

Term Share Certificates of Deposit (CDs) from North Jersey Federal Credit Union is a smart way to lock in a rate and grow your savings. Our Share Certificates offer attractive rates, flexible terms and consistent growth on your savings. If you want to save money that you don't need (or want) to access easily, consider a Shared Certificates from North Jersey Federal Credit Union. All NJFCU deposits are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). Plus, an additional \$250,000 of your deposits are insured through private insurance Excess Shared Insurance (ESI).

*APY = Annual Percentage Yield. Rates and terms are subject to change without notice. Penalties apply for early withdrawal. Certificate of Deposit rate valid as of 6/26/14. Rate shown requires a \$500 minimum deposit and a term of 36 months. Maximum deposit is \$75,000, new investments only. Rate and term is subject to change or withdrawal without notice. Other rates and terms are available. Fees apply for early withdrawal and could reduce earnings. Dividend rates; 36 months: 1.342%, 60 months: 1.588%.

Need Some Extra Cash For Back-to-School?

We've got you covered!

September will be here before you know it, which means one thing: **Back to School!** Make back to school time a lot easier, and save money, too! If you need a little extra cash for tuition and school supplies, get a Back-to-School Loan of up to \$4,000. North Jersey Federal Credit Union offers this loan option for members who need financial help when preparing for back to school. Whether you need supplies, books, a computer or help with other school costs, the Back-to-School Loan can be used for anything! Visit www.njfcu.org today for further information and to apply!

INTRODUCING OUR NEWEST PRODUCT 1-4 Family Non-Owner Occupied Financing at Great Rates

Investment & Rental Homes Financing

North Jersey Federal Credit Union now offers financing for 1-4 family non-owner occupied properties. Eligible properties include: single family dwellings and multiple family dwellings with 1 to 4 units. If you're buying a rental property, we can help with special financing solutions that are flexible and competitive.

Board of Directors:

Chairman:

Frank Migliaccio

Vice Chairperson:

Helen Wienke-Mault

Financial Officer &

Recording Secretary:

Lourdes Cortez

Directors:

Eli M. Burgos

Charles Miller

George Hampton

Lorraine Kroll

John Kirk

Jose Perez

Office Locations:

Totowa Office:

711 Union Blvd.
(Headquarters)

Paterson Office:

126 Market Street

Newark-Rutgers Office:

30 Bergen Street

Newark Office St. James:

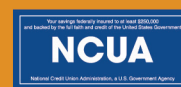
588 Martin Luther King Blvd

Garfield Office South Bergen FCU:

61-63 Morris Ave

Mission Statement

Our goal is to enable our members to have financial freedom and to empower our communities to reach their goals. We pledge to build and strengthen relationships with our members and employees by treating them with dignity and respect.



Federally insured by NCUA

