

# NJFCU VISIONS

The ENewsletter for Members of  
North Jersey Federal Credit Union



## Letter from the President/CEO

Dear Members:

We at North Jersey Federal Credit Union are pleased to offer our members new services! Popmoney® is a brand new service which allows you to send, request and receive money using an email address or through your mobile device. And, our Bill Pay service has been upgraded allowing members to set up automatic and recurring payments and have e-bills delivered right to Bill Pay, along with other enhancements.



In September, we hosted our 5th Annual Business Summit. It was a great event where we heard from local successful business people and enjoyed networking with other professionals.

Did you know that we offer fixed or variable rate business loans, lines of credit along with business credit cards, and checking and money market accounts? Stop in and see our Mortgage Loan Officer in Totowa.

We are always looking to better serve our members with additional products and services. This fall, home equity loans with special low rates are available! Looking for a new car? Our new and used auto loans are very competitive.

The holidays are getting close. Perhaps you could use a holiday loan to help purchase those very special gifts. We have you covered! You can apply online through [www.njfcu.org](http://www.njfcu.org) or come into one of our local branches.

Are you feeling a little overwhelmed with some of your financial planning? Need some help with budgeting? GreenPath Financial Wellness, a service we offer exclusively free for you, can assist you through our website or by calling them directly at 877.337.3399.

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

Sincerely,



Lourdes Cortez  
President/CEO



### Thousands of NEW 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](http://www.co-opfs.org)** 7-Eleven Stores nationwide.

You can use **6,500 branches** nationwide through our CU-Services Network. You can locate them through: **Web: [www.co-opcreditunions.org](http://www.co-opcreditunions.org) Phone: 1.888.SITE.CO.OP (888.748.3266)**

### New and Alerts

Have you forgotten something? Unclaimed money in your name in an account you opened with North Jersey Federal CU needs to be found by you.

[Please check it out here.](#)

The Privacy Disclosure can be found

## CIANJ and Commerce Magazine Salute CEOs on Best Practices in Leadership



**The Commerce and Industry Association of New Jersey (CIANJ)** and its flagship publication, **COMMERCE Magazine**, honored 35 business owners and CEOs for their insights on leadership at the 2nd Annual Best Practices Conference.

Keeping her staff agile was the leadership advice shared by **Lourdes Cortez**, president of the North Jersey Federal Credit Union. "One of the best strategies is to host a bi-monthly 'vision' sessions with employees from every level and department," she said in her remarks to the conference. At these sessions, Cortez said "we brainstorm for ways to keep improving how we can bring the highest level of service to our 30,000 members."

CIANJ assembled an independent panel of judges to review the submissions and decide the winners. The association is a statewide business advocacy group which represents more than 900 member corporations. CIANJ is dedicated to free market principles and creating a climate in New Jersey where businesses can thrive. The exchange of best practices fits well with the organization's mission.

[here](#) or in the [forms page](#).

## Closing Schedule

**Oct. 12** - Columbus Day - closing at 3 pm

**Nov. 26** - Thanksgiving - CLOSED

**Dec. 24** - Christmas Eve - closing at 2 pm

**Dec. 25** - Christmas Day - CLOSED

**Dec. 31** - New Year's Eve - closing at 2 pm

**Jan.1** - New Year's Day - CLOSED

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**New & Used Car Loans**  
Rates as low as **2.99% APR\***  
Call us at (973) 963-4500




Investing in a Mortgage from North Jersey Federal Credit Union will allow you to save money and realize the dream of owning your home!

**5|1 Adjustable Rate Mortgage loan rates as low as**

**2.75%APR\***

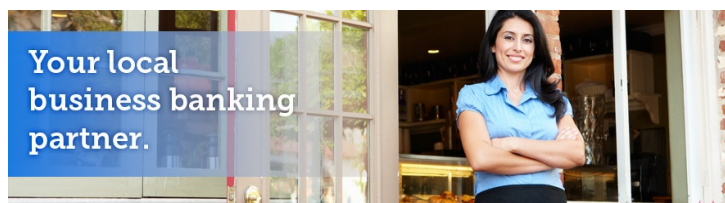
973.435.2644 [www.njfcu.org](http://www.njfcu.org)

**Apply for a Loan**

\* Rate valid as of 8/24/15 for qualified borrowers and is subject to change. Variable rate, APR and payment subject to increase after loan consummation. Rate is fixed for the first 5 years and adjusts annually thereafter, based on a fully indexed rate (1 year Constant Maturity Treasury). The initial rate can change every year after the first 5 year fixed period by no more than 2 percentage points, never to exceed 5 percentage points above the initial rate. Based on a typical loan amount of \$100,000 with an 80% loan-to-value, the monthly payment for the first five years is \$408.24. Based on the current fully indexed rate of 4.75% APR, after 5 years, the monthly payment would be \$521.65. Payments quoted are examples and do not include the cost of property taxes or insurance. Your rate and payment may vary. Loans available only on primary residences or owner occupied condominiums. Subject to credit approval. Limited time offer available on 5|1 Adjustable Rate Mortgages only. Rates are for qualified members. Expires 12/31/15.



## **Business Banking**



## The Benefits of Having a Mentor!

As a small business owner you understand the need to become more business savvy. So that you can do that... [Read More](#)



Let us help you get ready for the holidays this year with our Holiday Loan and Holiday Club products. We are offering an exciting Holiday Loan rate to help you prepare for the holiday season, or start saving for next year's holiday season by opening a Holiday Club account today. For more information about our current Holiday promotions, visit our website

[www.njfcu.org](http://www.njfcu.org).

## North Jersey Federal Credit Union Celebrates People Helping People.

On **October 15, 2015**, NJFCU will join with 56,000 credit unions around the world in celebration of **International Credit Union (ICU) Day®**.



Join us in the celebration of **ICU Day on October 15, \*free giveaways and snacks. \*while supplies last**

There are 200+ million credit union members around the world-more than 100 million in the U.S. alone-and NFJCU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share. This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access at other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans-it is literally people helping people. This is why NJFCU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

**Stop by our Totowa Branch (711 Union Blvd, Totowa, NJ 07512) and celebrate with NJFCU a movement that concerns itself with the financial success of all people.**



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

North Jersey Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.


- Receive a 10% discount (business members a 15% discount) on select regularly priced **Sprint** monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week\* with **CU Road Pal**.
- Save up to \$15 on **TurboTax** Federal tax products
- Save on services for your home from **ADT, DIRECTV, Allied, and more**
- Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**.

The more offers you take advantage of, the more you save. Start saving today



a [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

**This fall, treat yourself.**  
Get rates as low as 1.99% APR.<sup>1</sup>  
And, we'll give you Kelley Blue Book<sup>®</sup> Trade-In for your vehicle.<sup>2</sup>  
Now thru November 30, 2015. Upon vehicle purchase.



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<sup>1</sup>: APR-Annual Percentage Rate. Rates as low as 1.99% 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 10/19/15 - 11/30/15. This offer cannot be combined with any other offer except those listed on this advertisement. <sup>2</sup>: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2015 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 other vehicle pay-off occurs Enterprise offer. Customer must provide required proof of ownership, registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. This offer cannot be combined with any other offer except those listed on this advertisement.