

# NJFCU VISIONS

The Newsletter for Members of North Jersey Federal Credit Union

April 2012

## 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](http://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](http://www.cuswirl.com)

**Phone:** **1.888.CU.SWIRL** (888.287.9475)

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

## Balance Financial Fitness Program

As an additional benefit and service to our members, North Jersey Federal will be sponsoring the Balance Financial Fitness program. This is a financial management tool that will be provided free of charge to our members. Balance offers financial education and counseling nationwide to help individuals and families make the most of their money.

For more information about Balance and other member benefits in the Balance Financial Fitness program, click on Balance on our home page at [www.njfcu.org](http://www.njfcu.org).



### Holiday Schedule

**Memorial Day:** May 28, 2012 – Closed



## Letter from President/CEO



Dear Members:

It is with great honor that we welcome the newest addition to our family, the members of South Bergen Federal Credit Union in Garfield. We are very excited to have them aboard and look forward to many years of service with our newest members.

As part of North Jersey Federal's commitment to better serve our members, we have partnered with Balance Financial Fitness program to help you take the next step to financial success. Members can work with counselors from Balance on a wide range of financial services such as money management, credit report reviews, home purchases, identity theft solutions, debt repayment options and much more. Please visit our website at [www.njfcu.org](http://www.njfcu.org) and click on Balance on our home page for more information on how to take advantage of these wonderful financial tools.

We have a terrific event coming up as part of our National Credit Union Youth Month celebration, the "Art of Membership" show from April 19th through May 19th. We had a wonderful time hosting the event last year and were very impressed by the talent and artwork. We look forward to hosting the Art show which is open to members of all ages. The art will be displayed at the Totowa and Paterson branches. Please check our website at [www.njfcu.org](http://www.njfcu.org) for more information on how to participate in this event.

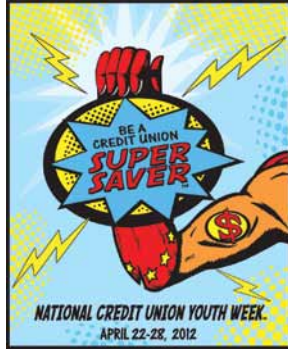
To our newly expanded family, thank you for your continued membership and support and for providing us with the opportunity to serve you.

Sincerely,

Lourdes Cortez, President/CEO

## North Jersey Federal Credit Union Celebrates National Credit Union Youth Month

To celebrate National Credit Union Youth Month, North Jersey Federal is hosting the Art of Membership. Members are encouraged to submit original works of art. Art will be exhibited at both the Totowa and Paterson branches from April 19th to May 19th.



For more information about the Art of Membership, visit the "What's New" section at [www.njfcu.org](http://www.njfcu.org).

## South Bergen FCU in Garfield



North Jersey Federal welcomes our newest addition, South Bergen Federal Credit Union

located at 61 Morris Street, Garfield. Please drop by and say hello to Debbie or Donna who are available to serve you. For more information about our Garfield branch, visit the ATM/Branch Location section at [www.njfcu.org](http://www.njfcu.org).

## North Jersey Federal Credit Union Seminar Series presented by New England Financial

### From Diapers to Diplomas

April 17, 2012 - 6:30 PM  
April 26, 2012 - 6:30 PM

### Sensible Approach to Business Strategies

May 10, 2012 - 12 Noon  
May 14, 2012 - 10:00 AM



For more information about our New England Financial seminars, visit the "What's New" section at [www.njfcu.org](http://www.njfcu.org).

## 2012 Annual Board Meeting and Board of Directors Meeting



All North Jersey Federal members are invited to attend our 2012 Annual Meeting on May 9, 2012 at 5:00 p.m. at our Totowa branch located at 711 Union Boulevard. The 2012 Nominating Committee has selected the following

officers: George Hampton, Helen Mault and Jose Perez as North Jersey Federal Board of Director candidates for a three-year term. If the election is contested, all North Jersey Federal members will receive 2012 election ballots to vote for individual Board of Director candidates. The 2012 election ballots will be mailed on April 9, 2012 and election results will be announced on May 9, 2012 at the North Jersey Federal Annual meeting.



## Enterprise One Day Test Drive Promotion

On April 21, 2012, Enterprise will be holding a one day auto test drive promotion in the rear parking lot at the Totowa branch from 9 am to 2 pm. Enterprise will have special offers on over 20 vehicles for any interested members.

For more information about the Enterprise April promotion, visit the "What's New" section at [www.njfcu.org](http://www.njfcu.org).

## Debt Consolidation Program

North Jersey Federal will be offering a special debt consolidation loan product. Rates may be as low as 7.99% for up to \$15,000 with a maximum term of 36 months. Restrictions may apply. Rates are valid for qualified members and are subject to credit approval and loan to value restrictions. Rates may vary depending on credit, loan amount, and loan term. Rates are subject to change without notice. Loans currently held by North Jersey Federal are not eligible for this promotion.



For more information about our Debt Consolidation Program, visit the "What's New" section at [www.njfcu.org](http://www.njfcu.org).

### Board of Directors:

#### Chairman:

Frank Migliaccio

#### Vice Chairperson:

Helen Wienke-Mault

#### Financial & Recording:

Lourdes Cortez, Financial Officer & Recording Secretary

#### Directors:

Eli M. Burgos  
Charles Miller  
George Hampton  
Lorraine Kroll  
John Kirk  
Tony Perez

### Office Locations:

#### Totowa Office:

711 Union Blvd.  
(Headquarters)

#### Paterson Office:

126 Market Street

#### Newark Office UMDNJ:

30 Bergen Street

#### Newark Office Broadway:

39 Broadway

#### Newark Office St. James:

588 Martin Luther King Blvd

#### Garfield Office South Bergen FCU:

61-63 Morris Ave

### Mission Statement

North Jersey Federal Credit Union builds relationships with the people and communities we serve. We strive to be your primary financial institution to improve your life.



Federally insured by NCUA

