

APRIL 2013

## 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.



## Get CASHBACK on Shopping!



North Jersey Federal has partnered with Market America to provide members additional benefits for their membership. Members may receive up to 50% cash back on eligible purchases, plus a 1/2 percent on referral purchases. This is a new kind of shopping comparison site that offers the most comprehensive shopping experience on the web. This site brings members the best collection of the stores, the brands and products they love - all in one place. For more information, please visit [www.njfcu.org](http://www.njfcu.org)

Go to the link below to enjoy the perks of cash back on your shopping.

[www.shop.com/membersdiscount](http://www.shop.com/membersdiscount)

### Holiday Schedule

**Memorial Day:** May 27, 2013 – Closed



## Letter from the President/CEO



Dear Members:

As we wrap up our focus on financial fitness this quarter, we'd like to leave you with a reminder of the unique tools we offer to help you achieve your goals. At North Jersey Federal Credit Union, we strive to meet our member's needs, and we realize that each need is unique. Listed below are some of the many products and services available to keep members financially fit throughout 2013.

**BALANCE Financial Fitness Program:** As part of North Jersey Federal's commitment to better serve our members, we have partnered with BALANCE 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. For more information, visit [www.njfcu.org](http://www.njfcu.org) or call a BALANCE counselor at 888.456.2227 and let them know we sent you. We hope you will take advantage of this additional benefit and service from North Jersey Federal.

**Debt Consolidation Loan:** We first promoted our Debt Consolidation Loan last year and it was a resounding success! We are bringing it back again to help our members take all the right steps towards a better credit. Consolidate your debt with us and you may get approved for up to \$15,000! Please check our website at [www.njfcu.org](http://www.njfcu.org) for more information on how to consolidate your debt today.

**Loans That Fit:** Thinking of getting a loan? Think of us! We make loans that fit your needs, your budget and your lifestyle. So whether you want a loan for a mortgage, car, college, vacation, home equity or any personal loan—we've got a loan that fits you! Come to any of our branch locations, call 888.786.5328 or visit [www.njfcu.org](http://www.njfcu.org) for more information!

As mentioned, we are striving to make available products and services that help achieve the goals of our members. Our first priority is to ensure that our members' needs are met with cost-effective financial products and services. Whether you're buying a home, financing a car, sending a child to college or planning for retirement, North Jersey Federal is your partner and financial advocate and we are dedicated to your long-term financial health.

On behalf of the Board of Directors, Management and Staff, we are honored and privileged to serve you, and we thank you for your continued support and patronage. In the meantime, if we may be of service, please don't hesitate to contact us.

Sincerely,

*Lourdes Cortez*

Lourdes Cortez, President/CEO

It Pays to Refer!  
Ask us how you  
can make  
\$25!

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

This year, National Credit Union Youth Week is April 21-27. However, North Jersey Federal will be celebrating it for the entire month of April! Kids under 17 years-old that open a Kids Kash Club account will not only receive \$3 for every "A" on their report card, they will get two free tickets\* to see the New Jersey Jackals if they join in April! Also Jack the Jackal will be at our Totowa branch on April 25<sup>th</sup> from 4:30 to 6:00 p.m. to pose for photos.

For more information about National Credit Union Youth Month or the Kids Kash Club, visit [www.njfcu.org](http://www.njfcu.org).

*\*While supplies last*



## 2013 Annual Board Meeting and Board of Directors Meeting

All North Jersey Federal members are invited to attend our 2013 Annual Meeting on May 8, 2013 at 5:00 p.m. at our Totowa branch located at 711 Union Boulevard. The 2013 Nominating Committee has selected the following officers: John Kirk, Eli Burgos and Lorraine Kroll as NJFCU Board of Director candidates for a three-year term. Any members who wish to become a candidate for our Board of Directors can do so by petition. Petition forms can be obtained by calling Carol Heuer at 888.786.5328 ext. 3377. If the election is contested, all NJFCU members will receive 2013 election ballots to vote for individual Board of Director candidates. The 2013 election ballots were mailed on April 3, 2013 and election results will be announced on May 8, 2013 at the North Jersey Federal Annual meeting.

### 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 Office UMDNJ:

30 Bergen Street

## It Pays to Refer!

### Get \$25 for each new loan you refer!

We know you like banking with us, so help us spread the word. Tell your friends and family who may be shopping for a loan, about us, and we'll give you \$25 when they close the loan!

How it works:

- Fill in your name and the last four digits of your member number. Then hand it out to your family, friends or co-workers.
- \$25 will be credited to your account for each eligible person who closes a loan with North Jersey Federal with a minimum loan balance of \$3,000.
- There is no limit to how many people you can refer for a loan. Just make sure your relatives or friends bring in this form when they open the loan.

Visit any of our branches for a Member Referral Card, or you can download the form from our website, [www.njfcu.org](http://www.njfcu.org). The greatest compliment you can give is a referral!

## Debt Consolidation Loan

### Finding your relief from debt!

North Jersey Federal will be offering its Debt Consolidation Loan again this year to offer instant relief from debt. You can borrow up to \$15,000 with a maximum term of 60 months. Restrictions may apply. 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. A documentation fee will apply. Loans currently held by North Jersey Federal are not eligible for this promotion.

For more information about our Debt Consolidation Loan, visit our website [www.njfcu.org](http://www.njfcu.org).

## "Loans That Fit."

WE MAKE LOANS THAT FIT YOUR NEEDS, YOUR BUDGET AND YOUR LIFESTYLE.



When you think of getting a loan, think of North Jersey Federal Credit Union. We make loans that fit your needs, your budget and your lifestyle. So whether you want a loan for a mortgage, a car, student loans, home equity, vacation, or any personal loan—we've got a loan that fits. You are eligible for membership so join today and start banking the healthy way. Click on [www.healthybanking.org](http://www.healthybanking.org) and apply for a loan online. Ask if we can refinance your current auto loan from another financial institution and save on your monthly payment.

Click on [www.healthybanking.org](http://www.healthybanking.org)  
or call 1.888.786.5328

**North Jersey Federal**  
Credit Union  
Above and Beyond Banking



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Jose Perez

### Office Locations:

#### Totowa Office:

711 Union Blvd.

(Headquarters)

#### Paterson Office:

126 Market Street

#### Newark Office UMDNJ:

30 Bergen Street

### Newark Office St. James:

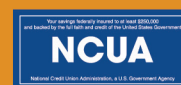
588 Martin Luther King Blvd

### 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

