

NJFCU VISIONS

The Newsletter for Members of North Jersey Federal Credit Union

January 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

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.

Two Easy Ways to Save this Tax Season

April 15th will be here soon, but there's no need to panic! TurboTax® Federal Free Edition makes it easy to prepare, print and e-file your simple return FREE, and get your guaranteed maximum tax refund in as few as 8 days. Members can save up to 15% on TurboTax® federal products and get a chance to win \$15,000. Members can also save \$30 on Jackson Hewitt tax preparation services. Save time and money this tax season and have your refund directly deposited into your North Jersey Federal Credit Union Checking or Savings Account. Get started now FREE!

For more information about setting up direct deposit for tax refunds, TurboTax®, Jackson Hewitt and other member benefits in the Invest In America program, visit the "What's New" section at www.njfcu.org.



Holiday Schedule

Martin Luther King Day: January 16, 2012 – Closes at 3 p.m. (Newark UMDNJ branch closes at 2 p.m.)

Presidents' Day: February 20, 2012 - Closes at 3 p.m. (Newark UMDNJ branch closes at 2 p.m.)



Letter from President/CEO



Dear Members:

As we celebrate the New Year, we remember the events that shaped the previous year. The weather certainly wrecked havoc in 2011. The courage the residents of Paterson showed in the face of flooding is unforgettable. I would also like to recognize our staff for serving the members without the benefit of electricity or phone service in the Paterson branch. Who can forget the pre-Halloween snow storm that again knocked out power to thousands?

I would like to thank the staff and our members for their patience in those trying times. Despite the challenges we faced, our branches and staff enjoyed a productive and busy year. We also celebrated a major milestone, our 75th anniversary in 2011. Now we look forward to serving our members for another 75 years.

The beginning of the New Year gives us a great opportunity for a fresh new start. We will be launching our Social Media campaign in January by introducing our brand new Facebook and Twitter pages. At the same time, we will also be re-introducing Organic Banking to students as a healthier way to do their banking. With schools about to reopen after the holidays, we would like to remind students about our special student loan products that are available.

I cannot mention students without mentioning teachers and the special place they have in our history and our hearts. North Jersey Federal was founded as Passaic County Teachers Credit Union in 1936. We would like to further thank them by bringing back the Teachers Are Heroes program. Please check our website at www.njfcu.org for our products and services and upcoming events.

Thank you again 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 Seminar Series presented by New England Financial

Understanding Social Security

January 19, 2012 - 6:30 PM

January 24, 2012 - 6:30 PM

Road to Retirement

February 7, 2012 - 6:30 PM

February 16, 2012 - 6:30 PM

Financial Independence and Security for Women

March 13, 2012 - 6:30 PM

March 22, 2012 - 6:30 PM

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.

For information call: 888-786-5328 • Click: njfcu.org • Visit: Totowa-Paterson-Newark

Youth Involvement Board Scholarship Program



The New Jersey Credit Union League's Youth Involvement Board will award six scholarships to credit union members seeking post-secondary education in the amount of \$1,000 each. Three scholarships will be awarded to students attending 4-year colleges or universities and three scholarships will be awarded to students attending technical schools or community colleges. Students will need to fill out the application and return to North Jersey Federal by April 2, 2012. North Jersey Federal will then sign the application and return it to NJCUL.

For more information about the YIB Scholarship Program, visit the "What's New" section at www.njfcu.org.

Organic Banking and Credit Builder Loan



Attention college students, we have a special banking promotion just for you – Organic Banking. It's a natural banking experience with all the services you need without additives and extra fees that you don't want. It has lower rates and better savings as well!

For more information about our current Organic Banking and Credit Builder Loan promotions, visit the "What's New" section at www.njfcu.org.

Facebook and Twitter Launch

"Like" us and "Follow" us!



That's right! North Jersey Federal Credit Union is now on Facebook and Twitter! Learn what's currently going on at North Jersey Federal, get access to exclusive contest offers, receive up-to-date news and events, and so much more! Just visit <http://www.facebook.com/njfcu> and click "Like" at the top of the page and follow us on <https://twitter.com/njfcu/> You can now stay even more connected with North Jersey Federal and openly communicate with the credit union as a whole. Follow us and share in the discussion!

For more information about our Facebook and Twitter page launch, visit the "What's New" section at www.njfcu.org.

Teachers Are Heroes Program



Teachers and staff of school districts who are members of North Jersey Federal can earn up to .50% discount on currently advertised rates for consumer, new and used auto loans as part of the Teachers Are Heroes program. The program offers discounts when utilizing direct deposit, automatic transfer payment or payroll deduction to make loan payments and enrolling in Home Banking and Bill Payment. The program also features "Skip-A-Payment" (applicable only to the aforementioned consumer, new and used auto loans) which allows borrowers to skip two consecutive loan payments.

We welcome teachers and staff of school districts to join North Jersey Federal to take advantage of this program. For more information about our Teachers Are Heroes Program, visit the "What's New" section at www.njfcu.org.

Bank Transfer Day Success Story



Last November 5th, North Jersey Federal hosted Bank Transfer Day Open House, a day for credit unions across the country to promote themselves as healthier alternatives to customers dissatisfied with banks. Everdean Wallace attended the Open House with her son Richard and encouraged him to join. "This is what we need these days; good low cost

banking services. Their interest rates are the best and they always have someone here greeting you and helping you. I really thought this was a good choice for my son and encouraged him to join today," stated Everdean who has been a member for 6 years and hails from East Orange, N.J. For more success stories, visit the "What's New" section at 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 NJFCU Board of Director candidates for a three-year term. Any members who wish to become candidates for our Board of Directors can do so by petition. Petition forms can be obtained by calling Cynthia Galas, Executive Administrative Assistant to the President/CEO at 888-786-5328 ext. 3308. Completed petition forms must include a minimum of 300 valid members' signatures and submitted to the Secretary of the Nomination Committee no later than March 30, 2012.

If the election is contested, all NJFCU 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 NJFCU Annual meeting.

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

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

