

JANUARY 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

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.

Achieve Financial BALANCE!

A new year has begun with an opportunity for a fresh new start with your financial fitness! North Jersey Federal has partnered with **BALANCE**, a financial fitness program that provides information to help you achieve your goals. As a member of North Jersey Federal, you can access these confidential financial counseling services for free! BALANCE is designed to provide you with professional assistance with all aspects of personal finance. In many cases, BALANCE counselors can answer your questions immediately.



For more information about BALANCE, visit 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.

Holiday Schedule

Martin Luther King Day: January 21, 2013 – Closes at 3 p.m. (Newark UMDNJ branch closes at 2 p.m.)

Presidents' Day: February 18, 2013 - 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 natural disaster that dramatically affected our members, local businesses and all of us at North Jersey Federal – Hurricane Sandy. Although we were impacted, our staff and members were patient, and for that I thank you! I would also like to recognize our staff for going above and beyond for our members with storm-related problems in minimizing any inconvenience or hardship caused, and providing them with financial assistance. They truly followed the concept of North Jersey Federal: people helping people.

Despite the challenges we faced, our branches and staff enjoyed a productive and busy year. Our Second Annual Passaic County Small Business Growth Summit was a success. We had over 100 business leaders and small business owners in Passaic County who were on hand. North Jersey Federal has long been a strong supporter of small business.

We are constantly thinking of ways to better serve our members with additional products and services. With the arrival of the New Year, there isn't a better time to share with you some new products and services that will help you get ahead financially. We have two new exciting promotions, the **"Loans That Fit"** campaign and the **"Member Referral program."**

As you can see, North Jersey Federal is your partner and financial advocate and we are dedicated to your long-term financial health. I personally invite you to stop in and let us see if we can assist you in lowering your monthly payments on everything from auto loans, home equity loans, and personal loans. If you'll spend a few minutes with us, we'll do our best to help you save money!

We are very proud of our 77-year history of serving our members of North Jersey and look forward to doing so for many years to come. Thank you for your ongoing membership and loyalty. We look forward to serving you and helping you once again achieve your financial hopes and dreams.

From all of us at North Jersey Federal, thank you for your support. Have a wonderful 2013!

Sincerely,

Lourdes Cortez, President/CEO



Youth Involvement Board Scholarship Program

The New Jersey Credit Union League's Youth Involvement Board will award eight scholarships to credit union members seeking post-secondary education in the amount of \$1,000 each. Four scholarships will be awarded to students attending 4-year colleges or universities and four 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 1, 2013. North Jersey Federal will then sign the application and return it to NJCUL.

The scholarship application is available on our website, www.njfcu.org. There will also be copies of the application at our branches. For more information about the YIB Scholarship Program, visit www.njfcu.org.

“Loans That Fit”

North Jersey Federal offers a wide variety of loans tailored to fit your needs. Whether it's an auto, personal, vacation or home loan, we have a loan product for what you need. Our staff is available to assist you through the process of educating you about any and every loan we have available and making sure that you are 100% comfortable before moving on to the next step. Check with us before you make that next purchase! We have loans that meet your needs. For more information, call 888-786-5328 or visit www.njfcu.org.



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 candidates of our Board of Directors can do so by petition. Petition forms can be obtained by calling Carol Heuer at 888-786-5328 ext. 3377. 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 24, 2013.

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 will be mailed on April 3, 2013 and election results will be announced on May 8, 2013 at the NJFCU Annual meeting.

VITA Program

We have an exciting new opportunity to help serve our members. North Jersey Federal is partnering with VITA to offer free tax preparation to our members and the underserved areas of our communities. Since 1969, thousands of volunteers through the VITA (Volunteer Income Tax Assistance) program have been providing free tax preparation to people with low to moderate incomes (\$50,000 or less). Volunteers will be available to prepare taxes at our Totowa and Paterson branches as well as our underserved areas of our communities in the Green Machine! For more information about this program or setting up appointments for tax preparation, visit the “News and Blog” section at www.njfcu.org.



Member Referral

North Jersey Federal is offering a referral program for current members. If you refer an eligible non member to come join our credit union and take out a loan, we will deposit \$25 into your account within 90 days after the loan closes. Does not apply to real estate loans. For more information about this program, visit the “News and Blog” section at 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 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

