

# NJFCU VISIONS

The Newsletter for Members of North Jersey Federal Credit Union

July 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.

## We Say "Yes" to Deals on Wheels!

Get an auto loan on a new or used vehicle for rates as low as

**2.75% APR\***

\*APR is the Annual Percentage Rate. Rates and terms are subject to change without notice. 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, loan term and value of your vehicle. Title and documentation fees may apply. Used cars must be under 5 years old. North Jersey Federal also offers GAP and MBP insurance for new or used vehicles. Refinancing for current auto loans not held by North Jersey Federal is available. Loan terms are 36 or 48 months for new auto loans and 24 months for used auto loans. If you borrow \$10,000 at 2.75% for 24 months, your monthly payment will be \$428.71.

### Holiday Schedule

**Independence Day:** July 4, 2012 – closed

**Labor Day:** September 3, 2012 – closed

**Columbus Day:** October 8, 2012 – Closes at 3 p.m.

(Newark UMDNJ branch closes at 2 p.m.)

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

## Letter from President/CEO



Dear Members:

We are pleased to announce our Second Annual Passaic County Small Business Growth Summit to be held September 12, 2012 at our Totowa branch. Last year, our Small Business Growth Summit was a huge success with Congressman Pascrell as keynote speaker with over 80 businesses in attendance. North Jersey Federal strives to support the local business community by helping them meet their business needs, so we hope you can attend this exciting event!

We would also like to congratulate the graduates of the class of 2012. While schools are closed for the summer, do not forget to think about how we can help you finance your education. Our back-to-school loans can help pay expenses such as clothes, computer, books, school supplies, etc. The private student loans are for all of your qualified educational expenses while attending school. We also have available student loan consolidation programs that will help you simplify your payments.

We are always looking to better serve our members with additional products and services. This summer, we will have available home equity products with special low rates and new and used auto loans with rates as low as 2.75%\*. Please drop by and ask how we can help you save on your lending needs. We are here for you!

Thank you for your continued membership and support, and for providing us with the opportunity to serve you. Have a terrific summer!

Sincerely,

Lourdes Cortez, President/CEO

## Navigating Your Way to a Successful Vehicle Purchase: Balance Car Buying Toolkit



To best prepare yourself, start with a money management plan to learn what you can afford for a down payment and a total monthly expense. Next, review your credit and develop an understanding of how it will affect your financing for the vehicle. Then, tackle the remaining elements of the vehicle purchase – decide what exactly you are looking for, where you will do your research, and how to get the best deal for you. For more details, go to <https://www.balancepro.net/carbuying>.

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).



## Queen of Peace Scholarship Award



*Bradley Browne, Marketing Manager at North Jersey Federal, Katelyn Reilly, Paul McGinnis, Director of Admissions and Counseling, Queen of Peace High School.*

Congratulations to Katelyn Reilly, the 2012 recipient of the North Jersey Federal Queen of Peace Scholarship Award. Katelyn, one of the outstanding seniors at Queen of Peace High School in North Arlington looks forward to continuing her academic career at Ramapo College.

## North Jersey Federal Credit Union is Proud to Present the Second Annual Passaic County Small Business Growth Summit

**Wednesday September 12, 2012 from  
12 noon to 3 p.m.  
North Jersey Federal Totowa branch  
711 Union Blvd., Totowa, NJ 07512**

The Small Business Growth Summit is a premier event for small business owners looking to promote their business, network with other decision-makers and meet new customers. This event is also a great opportunity to shop around for products and services available to help your small businesses succeed. Admission and lunch is FREE and table top exhibit space is available for only \$150 if you register by August 1. If you bring 10 guests, you can be eligible for a \$100 rebate per table! This is a must-attend, one-day, interactive summit designed to help small business owners improve their business results. Tables are limited so reserve your spot today. Visit [www.njfcu.org](http://www.njfcu.org) today for further information on how to register online.

## We've got you covered for all your Back-to-School needs!

September will be here before you know it, which means one thing: Back to School! Make back to school time a lot easier, and save money, too! If you need some extra help paying for new clothes, a new computer, school supplies, school fees, etc., you can borrow up to \$4,000 by getting a Back-to-School Loan. For your tuition needs, you can get a North Jersey Federal cuScholar Private Student Loan and borrow up to the Cost of Attendance per year. We also have available our North Jersey Federal cuGrad Private Student Loan Consolidation where you could refinance and consolidate as little as \$7,500 or as much as \$125,000 in undergraduate private student loan debt or \$175,000 in graduate debt. North Jersey Federal offers these loan options for members who need financial help when getting ready for back to school. Visit [www.njfcu.org](http://www.njfcu.org) today for further information and to apply!



### 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