

JULY 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.



Get a LOWER RATE with the Equity in your Home!



Do you need to remodel your home, but do not have the money to do so? Or, do you need a loan to send your child to college? You can tap into the equity you have in your home (the amount your house is worth minus what you owe on it) to help you finance major expenses. A home equity loan or line of credit from us can help you achieve your financial goals. Start saving on your home payments today by choosing the home equity loan that's right for you! Rates are extremely low, so call us at **888.786.5328** or visit njfcu.org to apply or for more information!

HOLIDAY SCHEDULE

Independence Day: July 4, 2013 – Closed

Labor Day: September 2, 2013 – Closed

Columbus Day: October 14, 2013 – Closes at 3 pm
(Newark UMDNJ branch closes at 2 pm)



North Jersey Federal
Credit Union
Above and Beyond Banking

Letter from the President/CEO



Dear Members:

We at North Jersey Federal Credit Union are pleased to announce our Third Annual Passaic County Small Business Growth Summit, which will be held on September 30, 2013 at our Totowa branch. Last year, our Second Annual Small Business Growth Summit was a grand success. Over 100 business leaders and small business owners in Passaic County were on hand at this event. We have and always

will be a strong supporter of small businesses. We hope you can attend this thrilling summit!

With the school year coming to an end, we would also like to congratulate the graduates of the class of 2013. There are ways we can help finance your educational expenses for the next semester. Our back-to-school loans can help pay for things such as clothes, computer, books, school supplies, etc.

We are always looking to better serve our members with additional products and services. This summer, home equity loans with special low rates will be available! Please do not hesitate to 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 loyalty to us. Have a wonderful summer!

Sincerely,

Lourdes Cortez

Lourdes Cortez, President/CEO

No one should miss out on car loan rates like this!



Rates as low as

1.99% APR*

Key into a great car loan and get a FREE Emergency Car Kit!**

*APR is the Annual Percentage Rate. Rates 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 car.

**While supplies last.

**SAVE
THE
DATE**

NEED SOME EXTRA CASH FOR BACK TO SCHOOL?

We've got you covered!



Even though the school year just came to a close, September will be here before you know it. This means that it will be time for back to school! Let us help you make back to school time a lot easier and help save you money too! **You can borrow up to \$4,000** if you need some extra help paying for new clothes, a new computer, school supplies, school fees, etc., just by getting a Back-to-School Loan. Visit www.njfcu.org today for further information and to apply!

Paterson Falls Film Festival Scholarship Award

Congratulations to Karl Erikson, student film director of Montclair State University, who won first place of the student films category of the Paterson Falls Film Festival that took place in May. North Jersey Federal was proud to sponsor the first prize. Way to go, Karl!



Karl Erikson; James Giffin, VP of Marketing and Sales at North Jersey Federal; Frank A. Saya, Marketing Director at Paterson Falls Film Festival

North Jersey Federal Credit Union is Proud to Present the THIRD ANNUAL PASSAIC COUNTY SMALL BUSINESS GROWTH SUMMIT

Monday, **September 30, 2013**

6:00 – 8:00 p.m.

North Jersey Federal Totowa branch
711 Union Boulevard, 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 is FREE** and refreshments will be served. Table top exhibit space is available for only \$150 if you register by August 1st (\$200 after August 1st). 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 today for further information on how to register online.



ATM Launch at Middle Atlantic Products in Fairfield!

An ATM machine has been placed in Middle Atlantic Products in Fairfield to better serve their employees. Middle Atlantic is a SEG (Select Employee Group) of North Jersey Federal that strongly believes in the mission of the credit union. An ATM launch was held on June 7th to celebrate the new ATM.



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

Newark Office St. James:

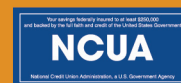
588 Martin Luther King Blvd

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

