

OCTOBER 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.

## The Dream Auto Loan Program — like a lease, but only better!

Would you like more car for less money? As a lease alternative, consider the Dream Auto Loan program. Our unique loan allows members to drive away in a higher-priced auto with a lower payment option. You dream about it, and we make it real! For more information about our current Dream Auto Loan program, visit "What's New" under News & Blogs at [www.njfcu.org](http://www.njfcu.org).

### Holiday Schedule

**Columbus Day:** October 8, 2012 – Closes at 3 p.m.  
(Newark UMDNJ branch closes at 2 p.m.)

**Veteran's Day Observance:** November 12, 2012 - Closes at 3 p.m. (Newark UMDNJ branch closes at 2 p.m.)

**Thanksgiving:** November 22, 2012 – Closed

**November 23:** (the day after Thanksgiving) Regularly Scheduled Hours at all branches

**Christmas Eve:** December 24, 2012 – Closes at 2 p.m.  
(Newark UMDNJ branch closes at 1 p.m.)

**Christmas Day:** December 25, 2012 – Closed

**New Year's Eve:** December 31, 2012 – Closes at 2 p.m.  
(Newark UMDNJ branch closes at 1 p.m.)

**New Year's Day:** January 1, 2013 – Closed



## Letter from President/CEO



Dear Members:

We had an exciting third quarter. At North Jersey Federal, "People Helping People" is a philosophy that we firmly stand behind. The 3rd Annual Above & Beyond Golf Classic was held in July at the Picatinny Arsenal Golf Course. It was a wonderful event attended by almost 80 golfers. Proceeds were for the benefit of Marines Care Organization. We are

truly thankful for the generosity of our members and sponsors for supporting this worthy cause.

Last month, we hosted the Second Annual Passaic County Small Business Growth Summit at our Totowa branch. We had over 100 attendees at this premier event for small business owners looking to promote their business, network with other decision-makers and meet new customers.

Coming up this fall, we hope you and your family and friends will drop by and come celebrate International Credit Union Day with us! ICU Day, celebrated the third Thursday of October each year, takes place this year on Oct. 18, 2012. This will give us an opportunity to personally thank you for your membership and support. This year's theme is "Members Matter Most". We want to show you how Members Matter Most by running a month long promotion on new unsecured loans.

Let us help you celebrate the holidays. We have a new Holiday Loan promotion or a Holiday Club to help you prepare for the following year. Come on in and talk to us about planning ahead for the upcoming holidays.

I wish you and your loved ones a safe, healthy and joyous holiday season. We look forward to serving you in the New Year.

Sincerely,

Lourdes Cortez, President/CEO

## Family Security Plan

North Jersey Federal Credit Union is pleased to offer members permanent life insurance, disability income, critical illness and accident insurance through a partnership with The Family Security Plan<sup>®</sup>.

The Family Security Plan<sup>®</sup> provides cost-effective, convenient ways for members to acquire additional financial security for their families in the event of an unexpected death, disability or critical illness. The Whole Life Insurance features premiums that never increase, death benefits that never decrease, and a policy that accumulates cash value. Disability Income Protection helps you meet your basic monthly financial commitments should you become injured. Critical Illness Insurance gives you a one-time cash payout with the diagnosis of a covered critical illness. It also automatically enrolls you in Best Doctors<sup>®</sup>, a program that connects you to the best medical care when you need it most. Accident Insurance helps pay for the unexpected expenses that result from accidents, on or off the field, paying benefits above and beyond what your health insurance plan pays. Take a look at The Family Security Plan<sup>®</sup> portfolio of products at [www.familysecurityplan.com](http://www.familysecurityplan.com).

For a personal consultation on your insurance needs, see your Family Security Plan representative, in the North Jersey Federal lobby or call us at (800) 990-7890 x2202.

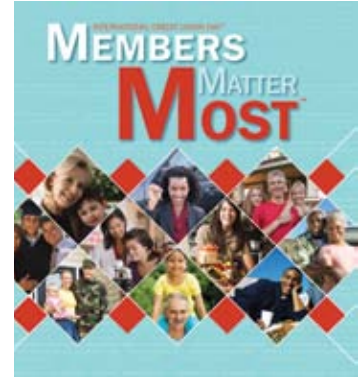
## Holiday Loan and Club

Let us help you get ready for the holidays this year with our Holiday Loan and Holiday Club products. We are offering an exciting Holiday Loan rate to help you prepare for the holiday season, or start saving for next year's holiday season by opening a Holiday Club account today. For more information about our current Holiday promotions, visit "What's New" under News & Blogs at [www.njfcu.org](http://www.njfcu.org).



## Members Matter – a month long celebration of International Credit Union Day

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. As we celebrate International Credit Union Day this October, we celebrate, with more than 186 million people worldwide, that we're all part in making sure that members matter most. North Jersey Federal wants to demonstrate how much members matter to us by giving members a sale on personal loans for the month of October. We will offer members a .25% discount for all unsecured loans. The discount may not be applied to auto and home loans nor be combined with any of our special promotional rates. We are also going to offer members a free review of their credit report when they apply for a loan to ensure there are no errors on the report. For more information on how to celebrate this joyous occasion with us, visit "What's New" under News & Blogs at [www.njfcu.org](http://www.njfcu.org).

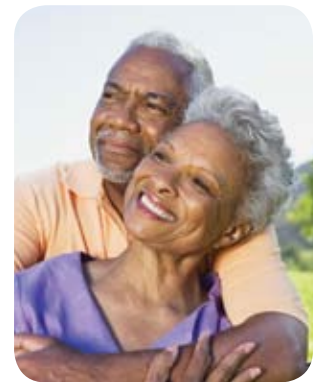


## Move Forward with a Reverse Mortgage

### What is a Reverse Mortgage?

A Reverse Mortgage is a unique loan that allows homeowners age 62 years and older to convert part of the equity in their home into monthly income or cash, without having to sell their home, give up title, or take on additional monthly mortgage payments. We offer several payment options that are available for reverse mortgages:

For more information about our Reverse Mortgage product, visit "What's New" under News & Blogs at [www.njfcu.org](http://www.njfcu.org).



## North Jersey Federal Holiday Toy Drive

We would also like to encourage our members to participate in our annual toy drive. Members can purchase an appropriate present, and drop it off at any North Jersey Federal branch gift wrapped. Gifts will be distributed to La Casa de Don Pedro (Newark) and Eva's Village (Paterson). Imagine the eyes of children lighting up with delight as they open the presents!



## Community Events

We have added a new feature for the benefit of our members. We will be posting local Community Events in the Events section on our website.

For more information about Community Events, visit the "Events" section at [www.njfcu.org](http://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

