

OCTOBER 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.

HOLIDAY SCHEDULE

Columbus Day: October 14, 2013 - Closes at 3 p.m.
(Newark - Rutgers branch closes at 2 p.m.)

Veteran's Day Observance: November 11, 2013 - Closes at 3 p.m. (Newark - Rutgers branch closes at 2 p.m.)

Thanksgiving: November 28, 2013 - Closed

Day after Thanksgiving: November 29, 2013 - Regularly scheduled hours at Totowa, Paterson and Garfield branches (Newark - Rutgers is open from 8:00 - 4:00 p.m.)

Christmas Eve: December 24, 2013 - Closes at 2 p.m. (Newark - Rutgers branch closes at 1 p.m.)

Christmas Day: December 25, 2013 - Closed

New Year's Eve: December 31, 2013 - Closes at 2 p.m. (Newark - Rutgers branch closes at 1 p.m.)

New Year's Day: January 1, 2014 - Closed



Letter from the President/CEO



Dear Members:

North Jersey Federal Credit Union has been the trusted financial partner of choice for our members for over 77 years. Today, we value the foundation of that trust as we continue to honor the credit union creed of "People Helping People" that was central to our founding in 1936. With all that has evolved since those early days, one thing remains constant - our central focus is on our members and the communities we serve.

In July, the Foundation hosted its Fourth Annual "Above and Beyond Golf Classic" at the Picatinny Arsenal Golf Club, in Picatinny, NJ. While the Foundation's primary focus is to award scholarships to high school graduates and college students who will major in financial services, it also supports our community efforts to improve various quality of life issues. Five organizations received donations as a result of proceeds collected from the Golf outing, including Autism Radio, Boys & Girls Club of Paterson & Passaic, The Boys & Girls Scouts of Northern NJ, and those pictured inside this newsletter - Eva's Village and the Marines Care Organization. We are truly thankful for the generosity of our members and sponsors for supporting our Foundation.

Coming up this fall, we hope you, your family and friends will drop by to celebrate International Credit Union Day with us! This celebration scheduled for the third Thursday of October each year, takes place this year on Oct. 17, 2013. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. This year's theme is "Credit Unions Unite for Good." This will give us an opportunity to personally thank you for your membership and support.

In the year ahead, North Jersey Federal will continue to grow the credit union in order to best serve our members. In keeping with our mission, we will also continue to invest in making tools and resources available to our members to help them effectively manage their finances and support them in achieving their goals now and in the future - that's our promise.

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,

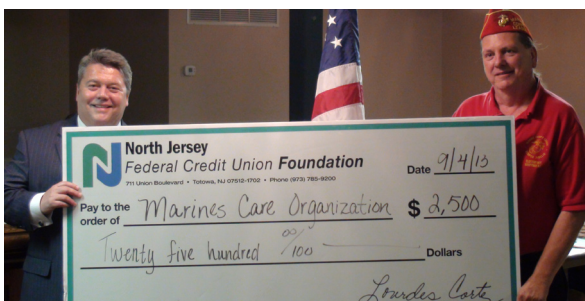
Lourdes Cortez

Lourdes Cortez, President/CEO

Holiday Loan and Club, get an Early Present this Year!

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 our website, www.njfcu.org.

Golf Classic Raises Funds for Five Charitable Organizations!



Left to right: James Giffin, VP of Marketing and Sales from North Jersey Federal, presenting a \$2,500 check to Roger Hodges, from Marines Care Organization. The donation was made possible from monies raised at the North Jersey Federal CU Foundation 4th Annual Above & Beyond Golf Classic.



James Giffin, (on right) VP of Marketing & Sales, North Jersey Federal, presenting a \$1,500 check to Marie Reger, Executive Director of Eva's Village. Eva's Village in Paterson was one of the recipient organizations from monies

raised money at the North Jersey Federal CU Foundation 4th Annual Above and Beyond Golf Classic.

Five organizations received donations as a result of proceeds collected from the Golf outing, including Autism Radio, Boys & Girls Club of Paterson & Passaic, The Boys & Girls Scouts of Northern NJ, and those pictured – Eva's Village and the Marines Care Organization.

"It was so gratifying to be able to do this! While the economy is improving and may be getting better for some, it's still a very tough environment for too many of our neighbors," exclaimed Lourdes Cortez, President and CEO, North Jersey Federal.



Testimonial

"We would like to thank the NJFCU staff for all their hard work throughout our experience with them. I worked directly with the Paterson Branch Manager Marisol Denegri who was personable, reliable, and represented the organization very well.

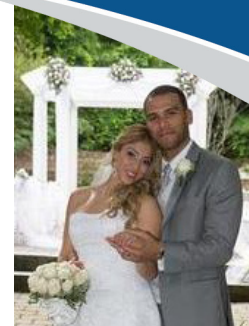
We were working with another institution for many weeks trying to obtain a loan for our wedding. I kept having to follow up with them to make sure we were on schedule to close. As we got close to the wedding date, they suddenly lost some of my paperwork and my deadlines were not going to be made.

So I scrambled to find someone who could help. When Marisol was referred to me, I thought there was no way we could get the loan in time and was contemplating postponing the wedding. She was referred to us by a close family friend who has known her for a few years and had nothing but nice things to say about her and knew she would be able to help. Luckily, she was able to process my loan in time and my wedding went off without a hitch!

We recommend Marisol and NJFCU to anyone looking for a trustworthy and hardworking organization for their loan needs.

Thank you NJFCU!

Forever Grateful, *Daniel and Sasha Martinez*



Credit Unions Unite for Good!



International Credit Union Day (ICU Day) has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movement's history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

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 on October 17th, we celebrate, with more than 186 million people worldwide, that credit unions unite for good.

For details on how we will be celebrating International Credit Union Day and how you, as a member, can celebrate this joyous occasion with us, visit www.njfcu.org/events.

Treat Yourself to a Low-Rate Car Loan this Holiday!

RATES AS LOW AS 1.99% FIXED APR*

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

*APR is the Annual Percentage Rate. Rates are subject to change without notice and restrictions may apply. Rates apply to new and used cars. 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.



Board of Directors:

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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-Rutgers Office:

30 Bergen Street

Newark Office St. James:

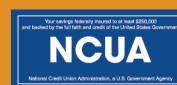
588 Martin Luther King Blvd

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