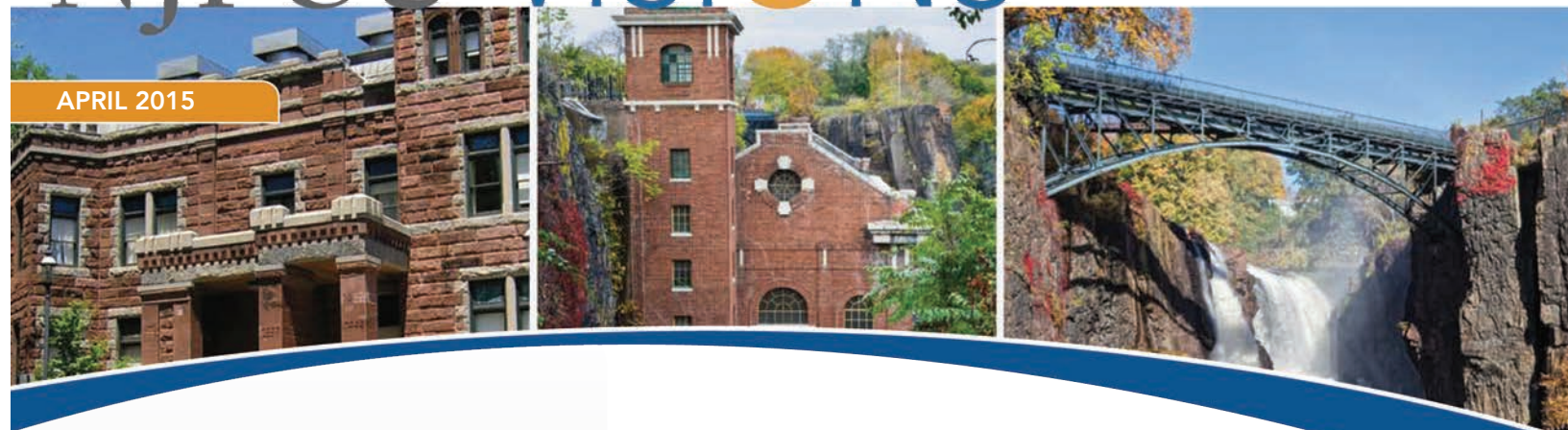


NJFCU VISIONS

APRIL 2015



Letter from the President/CEO



Dear Members:

We at North Jersey Federal Credit Union are pleased to announce that our Sixth Annual "Above and Beyond Golf Classic" will be held on Monday, June 1, 2015 at the Picatinny Arsenal Golf Club. While the Foundation's primary focus is to award scholarships to college students who will major in finance or related programs, it also supports our community efforts to improve various quality of life issues. The two organizations receiving donations as a result of the proceeds collected from the upcoming golf outing are Autism Radio and the Boys & Girls Club of Paterson. We hope you can attend our golf outing, not only to support your community, but also to enjoy networking and a day of fun and festivities.

If you are looking for better service and a safe long-term financial partner/relationship, now is the time to contact North Jersey Federal Credit Union for your business' financial needs. North Jersey Federal's local and personalized Commercial Services are designed to fit your needs so you can concentrate on more important things like running your business.

Over the past year, we've promoted our Visa Credit Cards to meet the needs of hard working credit union members like you! Whether you have a business or want to build your credit, our Visa Credit Cards are designed to fit your lifestyle. The Classic® Card has the lowest possible rates. With no annual fee, the Classic® Card gives you all of the peace of mind that VISA® brings to your transactions. The Platinum Rewards Card comes with a competitive rate with no annual fee. You'll also earn CU Rewards for every dollar you spend. The Liberty Card is for those members who don't qualify for traditional cards. To learn more, call us at 973.785.9200 or visit us at www.njfcu.org.

We strive to make products and services available that will help our members achieve their goals. Our first priority has always been to ensure that our members' needs are being met with the most cost effective financial products and services. Whether you are considering buying a home, financing a car, sending a child to college or planning for retirement, please contact us. North Jersey Federal is your partner and financial advocate for your long-term financial wellness.

Thank you for your ongoing membership and loyalty. We look forward to serving you and helping you achieve your financial hopes and dreams.

Sincerely,
Lourdes Cortez
Lourdes Cortez
President/CEO

1,000's of NEW Convenient Branch and ATM Locations!

ATM's

You can use nearly **30,000 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.co-opcreditunions.org

Phone: 1.888.SITE.CO.OP (888.748.3266)

GPS: iPhone and Android applications also available through the website.



PFP

North Jersey Federal Credit Union brings The Family Security Plan® to our members in an effort to help build a foundation for a secure future.

The Family Security Plan® delivers a diverse array of insurance products designed to meet your specific needs.

- Our Life Insurance has an important place in the plans of single adults as well small to large families, regardless of the benefits offered through your work
- Our Disability Income Insurance helps replace your income in the form of a monthly benefit when you are out of work for an extended time due to an injury or illness

For a personal consultation to begin building a customized Family Security Plan, visit a dedicated representative in our lobby or call 855-789-4976.

CLOSING SCHEDULE

Memorial Day - May 25, 2015 – All branches closed

North Jersey Federal
Credit Union
Above and Beyond Banking

For information call: 973.785.9200 • www.njfcu.org • Visit: Totowa-Paterson-Newark-Garfield

1,000s de sucursales y ATM nuevos y convenientes ATM (cajeros automáticos)

Usted puede usar casi **30,000 ATM GRATIS en todo el país** a través de nuestra red Co-Op Network. Puede localizarlos de esta manera:

Envíe un mensaje de texto con su código postal desde cualquier teléfono celular: 692667 (MYCOOP)

Sitio web: www.co-opfs.org

Tiendas 7-Eleven (en todo el país)

Sucursales Usted puede usar **6,500 sucursales en todo el país** a través de nuestra red de servicios CU. Puede localizarlas de esta manera:

GPS: aplicaciones para su iPhone y Android también disponibles a través del sitio web.

Sitio web: www.co-opcreditunions.org

Teléfono: 1.888.SITE.CO.OP (888.748.3266)

North Jersey Federal Credit Union les ofrece el plan Family Security Plan® a nuestros miembros en un esfuerzo por ayudar a construir la base de un futuro seguro.

El plan Family Security Plan® brinda un conjunto diverso de productos de seguros diseñados para satisfacer sus necesidades específicas. Nuestro Seguro de Vida ocupa un lugar importante en los planes de los adultos solteros, como así también de las familias grandes, independientemente de los beneficios que ofrece su trabajo.

- Nuestro Seguro por Discapacidad ayuda a reemplazar sus ingresos como un beneficio mensual cuando usted no trabaja durante un período extenso debido a una enfermedad o lesión.

Para obtener asesoría personal para comenzar a crear un plan Family Security Plan personalizado, consulte a un representante especializado en nuestro vestíbulo o llame al 855-789-4976.

CALENDARIO DE CIERRE

25 de mayo de 2015 - Día de la Recordación – Todas las sucursales estarán cerradas

Para obtener información, llame al: 973.785.9200 • www.njfcu.org • Visite: Totowa-Paterson-Newark-Garfield

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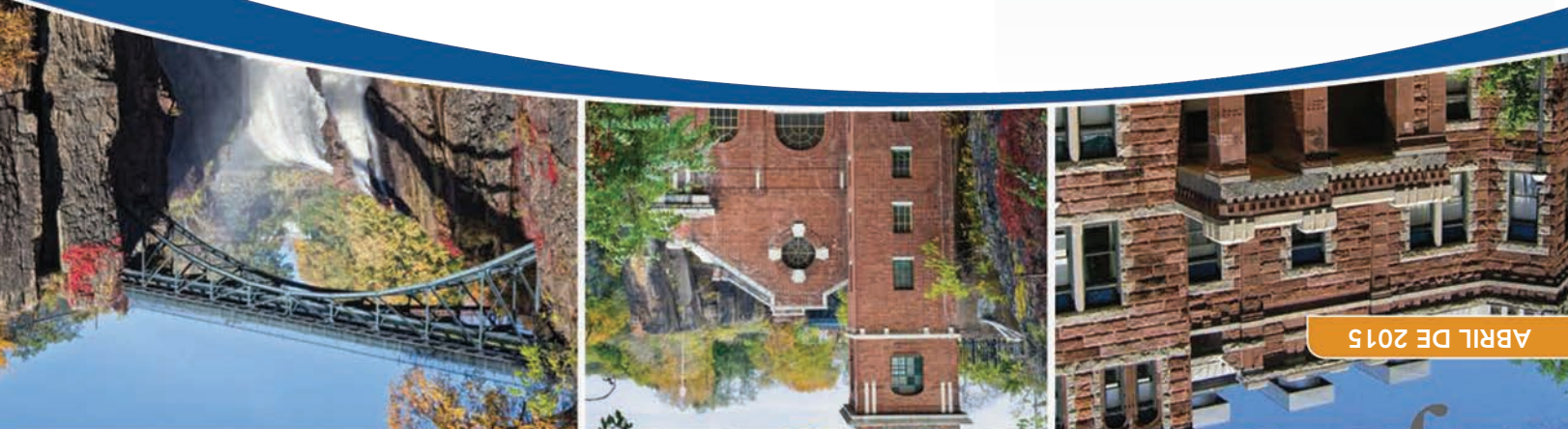
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NJFCU VISIONS



Carta de la Presidenta/CEO



Estimados miembros:

North Jersey Federal Credit Union se complace en anunciar que nuestro sexto "Torneo Anual de Golf Above and Beyond" se realizará el Lunes 1 de Junio de 2015 en el Picatinny Arsenal Golf Club. Aunque el objetivo principal de la Fundación es otorgar becas a estudiantes universitarios que se especializarán en finanzas o programas relacionados, también apoya los esfuerzos de nuestra comunidad para mejorar diversos problemas de calidad de vida. Las dos organizaciones que recibirán donaciones de las ganancias recaudadas en el próximo torneo de golf son Autism Radio y Boys & Girls Club de Paterson. Esperamos que pueda participar de nuestro torneo de golf, no solo para apoyar a su comunidad sino también para conocer personas y disfrutar de un día de diversión y celebración.

Si busca un mejor servicio y una relación/un socio financiero seguro a largo plazo, en el último año, hemos promocionado las Tarjetas de Crédito Visa para satisfacer las necesidades de los miembros trabajadores de cooperativas de ahorros como usted. Independientemente de que tenga un negocio o desee mejorar su crédito, nuestras Tarjetas de Crédito Visa están diseñadas para adaptarse a su estilo de vida. La tarjeta Classic® tiene las tasas más bajas posibles. Sin cargo anual, la tarjeta Classic® le brinda toda la tranquilidad que VISA® otorga a sus transacciones. La tarjeta Platinum Rewards tiene una tasa competitiva sin cargo anual. También ganará puntos de recompensa de la Cooperativa de Ahorros (CU) por cada dólar que gaste. La tarjeta Liberty es para aquellos miembros que no califican para Tarjetas de Crédito tradicionales. Para obtener más información, llámenos al 973.785.9200 o visite www.njfcu.org.

Nos esforzamos por desarrollar productos y servicios que ayuden a nuestros miembros a alcanzar sus objetivos. Nuestra prioridad principal siempre ha sido garantizar que se cumplan las necesidades de nuestros miembros con los productos y servicios financieros más económicos. Independientemente de que piense en comprar una casa, financiar un automóvil, enviar a su hijo a la universidad o planear jubilarse, póngase en contacto con nosotros. North Jersey Federal es su socio y defensor financiero en su bienestar financiero a largo plazo. Gracias por su continua membresía y lealtad. Esperamos continuar sirviéndole y ayudándole a alcanzar sus sueños y deseos financieros.

Atentamente,
Lourdes Cortez
Lourdes Cortez
Presidenta/CEO

Para obtener información, llame al: 973.785.9200 • www.njfcu.org • Visite: Totowa-Paterson-Newark-Garfield



Unase a la celebración durante el Mes de la Juventud de las Cooperativas de Ahorros a Nivel Nacional en Abril al alentar a los niños a que abran cuentas de ahorros y aprendan a administrar el dinero. Contenga la emoción con una cantidad de ahorros al iniciarlos por el camino correcto hacia el objetivo de ahorro y la educación financiera.

North Jersey Federal ofrece una excelente manera de ayudar a los niños a comenzar a ahorrar con nuestro Kids Kash Club. Cuando usted abre una cuenta para sus hijos, no solo les abre los ojos hacia el mundo de la responsabilidad financiera sino también una puerta hacia un futuro excelente. Sus hijos tendrán la oportunidad de aprender a ahorrar dinero y disfrutarán de ver cómo aumenta su saldo. Para obtener más información, visite www.njfcu.org, pasen por cualquier sucursal o llámenos hoy mismo al 973.785.9200.

Consolidación de deudas - Encuentre su alivio para las deudas

North Jersey Federal ofrece los préstamos para consolidación de deudas nuevamente este año, lo que brinda un alivio instantáneo para las deudas. Puede pedir prestado hasta \$15,000 con un plazo máximo de 24 meses. Se pueden aplicar restricciones. Esta promoción es solo para los miembros que calificquen y está sujeta a la aprobación del crédito. Las tasas pueden variar según el crédito y las condiciones del préstamo. Las tasas están sujetas a cambio sin aviso. Los préstamos que actualmente mantiene North Jersey Federal no se pueden refinanciar con North Jersey Federal para la elegibilidad de esta promoción.

- Consolide pagos de crédito en un pago mensual
- Salde su deuda más rápido
- Baje sus tasas de interés general
- Elimine cargos

Para obtener más información sobre nuestros préstamos para consolidación de deudas, visite nuestro sitio web en www.njfcu.org

Préstamos Para Negocio De Miembros

Independientemente de que desee aumentar el volumen de sus ventas, los ingresos, las líneas de productos o las relaciones, NJFCU ofrece préstamos con tasa fija o variable para las compras de bienes como por ejemplo equipos o mejoras de la propiedad arrendada. Se encuentran a disposición plazos amplificados para la compra de bienes de capital más significativos. Un préstamo de negocios para miembros incluye todos los préstamos o las líneas de crédito (incluso todo endeudamiento no consolidado) en el que el prestatarlo utiliza el producto para las siguientes finalidades:

- Edificios Comerciales Con Uso Variado
- Edificios Comerciales
- Propiedades de Familias Múltiples Mayores de Cuatro
- Préstamos con Plazos Comerciales
- Líneas de Crédito Comerciales Seguras

Bienes raíces: NJFCU ofrece préstamos con tasa fija o variable para la compra o el refinanciamiento de condominios comerciales y de oficinas. Una excelente ubicación con una buena tasa hace una combinación ganadora.

Get rates as low as 1.99% APR!

And, we'll give you Kelley Blue Book® Trade-In Value for your vehicle.2 Upon used vehicle purchase from Enterprise Car Sales.

April 1 – May 31, 2015
Call 866-227-7253 for the nearest Enterprise Car Sales location or preview our great selection of quality used vehicles at enterprisecarsales.com/cuautorates

Consumer disclosures: 1: APR=Annual Percentage Rate. Rates as low as 1.99% APR for 60 months. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. 100% Financing available including Tax, Title and LI-ense. Financing for qualified North Jersey Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased from 4/1/15 – 5/31/15. 2: Kelley Blue Book Trade-In Value used by Enterprise are obtained from 2015 Kelley Blue Book Co's website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide proof of ownership/registration and all other necessary paperwork to transfer title. Offer void where prohibited. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales.

Nuestra Misión
Nuestro meta principal es habilitar a nuestros miembros para que alcancen libertad financiera y empoderar nuestra comunidad para realizar sus metas. Nos esforzamos en fortalecer las relaciones con nuestros miembros y empleados tratándolos con dignidad y respeto.

Sucursal de Newark St. James: 588 Martin Luther King Blvd
Sucursal de Paterson: 126 Market Street
Sucursal de Newark-Rutgers: 61-63 Morris Ave

Directores: Eli M. Burgos, Charles Miller, George Hampton, Lorraine Kroll, John Kirk, Jose Perez

Directorios de Sucursales: 711 Union Blvd. (Headquarters), 30 Bergen Street

Secretaria de Registros: Lourdes Cortez

Oficial de Finanzas y

ESL Excess Share Insurance Corporation
LENDER
Federally insured by NCUA

Member Business Loans

Whether you want to grow sales volume, revenue, product lines or relationships, NJFCU offers fixed or variable-rate loans for asset purchases such as equipment or leasehold improvements. Extended terms are available for the purchase of more substantial capital assets. A member business loan includes any loans or lines of credit (including any unfunded commitments) where the borrower uses the proceeds for the following purposes:

- Mixed Use Commercial Buildings
- Commercial Buildings
- Greater than Four Multi-Family Properties
- Commercial Term Loans
- Commercial Secured Lines of Credit

Line of Credit - When you need immediate cash flow, a Line of Credit from NJFCU is the ideal short-term solution. Establish a Line of Credit today so that you will have the capital available tomorrow to use for seasonal variations in cash flow, inventory purchases, increased operating costs or other working capital needs.

Real Estate - NJFCU offers fixed or variable rate loans for the purchase or refinancing of commercial and office condominiums. A great location with a good rate makes a winning combination.

Get rates as low as 1.99% APR!

And, we'll give you Kelley Blue Book® Trade-In Value for your vehicle.2 Upon used vehicle purchase from Enterprise Car Sales.

April 1 – May 31, 2015
Call 973-785-9200 to get pre-approved by your credit union today! Call 866-227-7253 for the nearest Enterprise Car Sales location or preview our great selection of quality used vehicles at enterprisecarsales.com/cuautorates



Consumer disclosures: 1: APR=Annual Percentage Rate. Rates as low as 1.99% APR for 60 months. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. 100% Financing available including Tax, Title and License. Financing for qualified North Jersey Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased from 4/1/15 – 5/31/15. 2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from 2015 Kelley Blue Book Co's website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales.

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.



Wild About Saving™
National Credit Union Youth Month™
April 1-30, 2015



Join in the celebration during National Credit Union Youth Month in April by encouraging kids to set up savings accounts and learn how to manage money. Harness the excitement with a jungle of savings by starting them down the right path towards savings goals and financial education.

North Jersey Federal offers a great way to help kids start saving with our Kids Kash Club. When you open an account for your children, you are not only opening their eyes to the world of financial responsibility but opening a door to a great future. Your kids will have the opportunity to learn how to save money and will enjoy watching their balance grow. To learn more, visit www.njfcu.org, stop by any branch or call us at 973.785.9200 today!

Debt Consolidation - Find your relief from debt

North Jersey Federal is offering its Debt Consolidation Loan again this year, providing instant relief from debt. You can borrow up to \$15,000 with a maximum term of 24 months. Restrictions may apply. This promotion is for qualified members only and is subject to credit approval. Rates may vary depending on credit and loan term. Rates are subject to change without notice. Loans currently held by North Jersey Federal cannot be refinanced with North Jersey Federal for eligibility of this promotion.

- Consolidate credit payments into one monthly payment
- Pay off your debt faster
- Lower your overall interest rates
- Eliminate fees

For more information about our Debt Consolidation Loan, visit our website, www.njfcu.org

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-Rutgers Office: 30 Bergen Street

Newark Office St. James: 588 Martin Luther King Blvd
Garfield Office South Bergen FCU: 61-63 Morris Ave

