

August 2018



Letter from the President/CEO:

Dear Members:

I want to start by wishing everyone a fantastic Summer. I hope you all got a chance to relax and plan some fun activities! We kicked the Summer season off with our **9th Annual Above and Beyond Golf Outing** at our new location, the beautiful Crystal Springs Resort. I truly want to thank everyone who came out to golf, as well as those who supported the event and helped make it successful, despite the rainy conditions. We look forward to an even bigger turnout and some nice sunny weather next year!

We also are pleased to announce our **North Jersey Federal Credit Union Foundation College Scholarship** winners, Amina Troupe, Fabian Jimenez, Greg Penaranda Jr. and Sydney Biggiani. I commend these students on their hard work, scholastic achievements and would like to wish them tremendous success in all of their future endeavors.

Make sure you are getting cash back on every Debit Card swipe by switching to our highly popular **2% Cash Back Checking Account!** It's easier than it sounds. Simply update your account and start getting free cash! Get paid 2% for what you buy every day! Our Cash Back Checking account lets you **earn 2% on up to \$300 of your debit card purchases per month** with no points to redeem and no minimum balance requirements. Now is the perfect time to switch over from your basic North Jersey FCU checking account to earn money from all of your Summer vacation expenses.

Whether you have a business or are thinking about starting one, make sure to save the date, October 3rd, when North Jersey FCU will once again host our popular **8th Annual Business Summit** at our Totowa branch. It is an incredible opportunity to mix and mingle with other business owners in the area and hear some valuable tips from successful entrepreneurs on how to improve your business. Our business development experts will be on hand to discuss how to help grow your business through a number of loans and lines of credit that we offer.

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



Lourdes Cortez
President/CEO



CU SERVICE CENTERS
The Member-Friendly Financial Network
BRANCH LOCATOR

**Thousands of
Convenient Branch
and ATM Locations!**

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)

considering buying a home, financing a car, sending a child to college or planning for retirement, please consider us. North Jersey FCU 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 future financial goals.

Sincerely,



Lourdes Cortez
President / CEO

Our 9th Annual Above and Beyond Golf Outing



Proceeds from this year's golf outing have been distributed amongst academic college scholarships to students in need within our community.



(Teams are geared up and ready to go)

Our 9th Annual Above and Beyond Golf Outing

We are truly appreciative to all those who braved the rainy day and joined us at our new location for our 9th Annual Above and Beyond

Web: www.co-opfs.org
7-Eleven Stores nationwide.
You can use 5,000 branches nationwide through our CU Services Network.
You can locate them through:
Web: www.coopcreditunions.org
Phone: 1.888.SITE.CO.OP
(888.748.3266)

All branches of North Jersey FCU will be closed on Monday, September 3, 2018 in observance of Labor Day.

Branches will resume normal hours of operation on Tuesday, September 4, 2018.

All branches will be closing at 3:00 PM on Monday, October 8, 2018 in observance of Columbus Day.

Branches will resume normal hours of operation on Tuesday, October 9, 2018.

QUICK LINKS

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Golf Outing at the exclusive **Crystal Springs Resort in Sussex County**. The event took place on **Wednesday, May 16th 2018**. The Crystal Springs Resort is one of New Jersey's most talked about venues for golf professionals.

For almost a decade, the North Jersey Federal Credit Union Foundation has strived to make a positive change in the lives of many children and those organizations that help those in need.



(Relaxation next to the fireplace at Crystal Springs Resort)

The foundation raises money to help support community-based charities and local scholarship opportunities.

This year's proceeds have been distributed through academic college scholarships to students in need within our community. Again, we want to thank everyone who supported us in this year's outing! Your contributions have played an important role in helping our charities benefit from this year's proceeds.

If you were unable to attend this year's tournament at Crystal Springs, please mark your calendars early! The 2019 Tournament is scheduled for Thursday, September 19th, at Crystal Springs. More information to follow in January, 2019. We hope to see you there!

North Jersey FCU Foundation College Scholarship

North Jersey FCU Foundation is proud to award students annually for their hard work in academics as well as other exceptional achievements in school.

We want to give a big congratulations to this year's winners, Greg Penaranda Jr., Fabian Jimenez, Amina Troupe and Sydney Biggiani. Keep up the good work guys! We wish you nothing but continued success and happiness for years to come!

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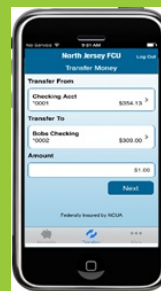
NJFCU Mobile Now Available



Download to your smartphone, iPhone, iPad, Kindle or tablet for quick and easy access to all your NJFCU accounts. You can accomplish the following with the NJFCU App:

- Check account balances
- Pay bills
- Transfer funds
- Use Popmoney®
- View statements
- Locate branches and ATMs
- Have access 24/7 to your accounts.

You must be signed up for Online Banking prior to using the mobile app.





(Pictured Left to Right: Principal of JFK High School, Scholarship Winner Greg Penaranda Jr. & North Jersey Federal Credit Union President/CEO, Lourdes Cortez)



(Pictured Left to Right: Scholarship Winner Fabian Jimenez & North Jersey Federal Credit Union Director of Marketing, Khristina Fordham)



(Pictured Left to Right: North Jersey Federal Credit Union President/CEO, Lourdes Cortez, Scholarship Winner Amina Troupe and North Jersey Federal Credit Union Director of Marketing, Khristina Fordham)



(Pictured Left to Right: North Jersey Federal Credit Union COO, James Giffin, & Scholarship Winner Sydney Biggiani)

4CS of Passaic County Honor Lourdes Cortez

We are happy to announce that one of the Honorees at this year's 5th Annual Mothers Day Event on May 19th was our own President/CEO, Lourdes Cortez. As the first Latina CEO of a major credit union in NJ, not only has Lourdes' stewardship increased the assets of North Jersey FCU, but her commitment to giving back to the community has been tremendous. Congratulations to Lourdes for being honored at this event. It is a much deserved accomplishment and we couldn't be more proud!



(Pictured Left to Right: Passaic County Prosecutor, Camelia M. Valdes, North Jersey Federal Credit Union President/CEO, Lourdes Cortez and Assemblywoman, Shavonda E. Sumter)

North Jersey FCU Summer Internship Program!

Matthew Marmalejos

We want to congratulate Matthew Marmalejos on his graduation from Wayne Hills High School this year and on completing his Summer Internship at North Jersey Federal Credit Union!

North Jersey FCU is proud to provide employment opportunities to individuals with disabilities in order to help them better assimilate to working environments. Thank you to the **Wayne Special Education Department** and the **One Stop Career Center in Paterson** for helping young adults like Matthew thrive in professional, highly competitive work environments.

Matthew showed us his exceptional intelligence, hard work ethic and dedication to succeed. We have no doubt he will continue to take these skills with him to college and we wish him the greatest success!



**To Better Serve Our Paterson
Membership!**

**We heard your concerns and
as of August 25th, the
Paterson branch is moving to**

**Elmwood Park to provide you
with parking, drive thru ATM
and a better member
experience!**

WE ARE MOVING YOU TO A NEW LOCATION!

**The Paterson branch of North Jersey
Federal Credit Union is being relocated
to a new location in Elmwood Park!**

Only a short 10-minute drive from
our current Paterson branch, the
Elmwood Park branch is located on:

**444 Mola Blvd.
Elmwood Park, NJ 07407**

The Elmwood Park branch is newly
renovated, has ample parking and a
convenient drive-thru teller for your
quick banking needs.

**The NJFCU Paterson branch
will no longer be open after
August 25, 2018.**

You can also bank at our other branches or take advantage of our self-service banking options such as:
Mobile Banking, Mobile Deposit, TAP (Telephone Access Processing), Bill Pay, North Jersey FCU
Mobile App and Popmoney. For more information visit our website at www.NJFCU.org.

Serving: Bergen, Passaic, Essex, Hudson, Morris, Middlesex & Union Counties of NJ

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N North Jersey Federal
Credit Union
Above and Beyond Banking

Proud to Serve Our Members for Over 80 Years, Since 1936

2018 Business Summit!

North Jersey Federal Credit Union

8th Annual Business Summit

Wednesday, October 3, 2018

6 PM-8 PM

North Jersey Federal Credit Union
711 Union Boulevard, Totowa

Network with some
of the brightest
entrepreneurs in
business.



Learn effective business strategies to take your business to the next level or network and share some of your own successful practices.

For More information on how to attend this FREE informational networking event, call 973.785.9200 Ext. 3392 or email us at marketing@njfcu.org.

We are making the move to Mastercard!



Mastercard:

This October, **North Jersey FCU will be switching our Debit and Credit Cards from Visa to MasterCard!** This means your current Debit and/or Credit Card will switch from a Visa card to a MasterCard. With your new MasterCard, your account access will not be interrupted and you will enjoy new

benefits such as; chip technology, extended warranty on purchases, price protection and even identity theft resolution services!

During the month of September, you will receive a new Debit and/or Credit MasterCard through the mail. More details about our big MasterCard switch will be coming your way as we get closer to the October launch date.

Note: If you have recurring payments coming out of your VISA account, you may need to update your information with the respective organizations. (Examples: Gym memberships, Netflix, Amazon, other subscriptions, cable bill, etc.)

It's Never Too Early to Get a Head Start On The School Year!

Get a
Back to School
Loan!
Rates as Low as
12.24% APR*

Get approved for up to \$15,000
and up to 60 months to pay it all off!

Laptop
\$\$\$

Backpack
\$\$\$

Books
\$\$\$

Clothes
\$\$\$

Supplies
\$\$\$

Stop in to our
new Elmwood
Park branch
for more
details!

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Bergen, Essex, Hudson, Middlesex, Morris, Passaic
and Union Counties in NJ.



*APR is the Annual Percentage Rate. Rates are subject to change without notice. Rates are for qualified members only. Rates may vary depending on credit, loan amount, and loan term. A \$99 documentation fee will apply. If you borrow the maximum amount of \$15,000.00 at 12.24% for a 60 month term, your minimum monthly payment would be \$335.49. If you finance the documentation fee, your effective annual rate will be 12.24% with a minimum monthly payment of \$337.70 and total cost of the loan \$20,262.18.

You don't want to miss this!

Make Your Home Work For You

with a **NJFCU** Home Equity Line Of Credit



Take advantage of the excellent rates North Jersey Federal Credit Union offers!

Use the equity in your home to pay
for whatever life brings your way!

Home Equity Line of Credit rates as low as

1.89% APR*

Serving Bergen, Morris, Hudson, Middlesex,
Passaic, Essex & Union Counties of NJ

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*APR is the Annual Percentage Rate. Rates are subject to change without notice. Restrictions may apply. Rates are for qualified members and are subject to credit approval and loan to value restrictions. Rates may vary depending on credit worthiness, loan amount, loan term and value of your home. All applications are subject to appraisal fees. Qualified members do not pay for the following fees: title fees, processing fees, settlement fees, underwriting fees or credit reports. The initial rate is good for 12 months then converts to Prime + 0. Promotion is for new money only. 8 years to draw and 15 years to pay. Minimum draw is \$25,000. Minimum rate begins at 5% for life of the loan, with a maximum rate of 18%. Minimum monthly principal payment is \$125. Cannot be combined with any other offers. Promotion expires on 9/30/18.

Get Cash Back On Every Swipe!

Update Your Account, Get Free Cash!

Switch to NJFCU 2% Cash Back Checking and
get cash back on items you purchase every day!

Up to \$300 of debit card purchases per month!

The process is quick and easy! Your account number stays the same,
no need to update anything. Put your hard-earned money where
you want it, back into your checking account.*



Speak to a NJFCU
Member Relationship
Specialist to update
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account to 2% Cash
Back Checking today!

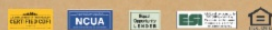
- No monthly service fee
- No monthly fee as long as \$100 average minimum monthly balance is maintained.*
- Free check writing and debit card
- Free online banking and bill pay
- Free* mobile banking
- Free paperless eStatements
- Convenient access to Popmoney®



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*To earn 2% cash back (up to \$60) on debit card purchases posted to your account, you must have 18 or more debit card purchases posted per payment cycle to your account, be enrolled in both online banking and eStatements, and must have at least one deposit post during each statement cycle. If requirements are met, we will post cash back rewards to your account by the 15th of the following month. If you don't qualify, don't worry—your account will not be charged and you can get back to earning rewards the very next cycle.

Sizzling Savings & Hot CD Rates!

Sizzling Savings in the Summer Sun!

HOT CD RATES!

Stop by one of our branches in Totowa, Newark and Elmwood Park or call us at **973.988.1879** to jump on this hot deal. Summer won't last forever, and neither will these rates!

6 Month Rate	1 Year Rate
1.65% APR*	2.00% APR*

Serving: Bergen, Passaic, Essex, Hudson, Morris, Middlesex & Union Counties of NJ

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Proud to Serve Our Members for Over 80 Years,
Since 1936



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*APR is the Annual Percentage Rate. Terms and conditions of deposit rates are valid as of 7/1/16. Minimum opening deposit for terms less than 12 months is \$1,000 and terms greater than 12 months is \$500. Member's compensation is not subject to change without notice. Funds will be deposited for each withdrawal. See our current disclosures on our website or call our Member Relationship Specialist. For more information, please call 973.988.1879. *NCUA insured to the maximum amount allowed by law. Other rates and terms are available.

More ATMs. Fewer Fees.



North Jersey Federal Credit Union has partnered with Citibank®, to allow you to access any in-branch Citibank ATM fee-free.* Now, you can access more ATMs, with fewer fees!

*Please be aware that only in-branch ATMs are fee-free. Fees will still apply to any Citibank ATMs that are not in a physical branch of Citibank.

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