

NJFCU VISIONS

The ENewsletter for Members of
North Jersey Federal Credit Union

NOVEMBER

Letter from the President & CEO:

Dear Members:

November is here and the holiday festivities are only weeks away. Now is the best time for close gatherings with your friends and family to remind you of the important moments in life. At North Jersey Federal Credit Union, we value your membership and wish you a safe and warm holiday season.

In September, we launched the highly popular **Cash Back Checking** account! Get paid 2% for what you buy every day! Our new 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 NJFCU checking account to earn money from all of your holiday shopping.

Speaking of holiday shopping, does this year's list have you going crazy? Well, North Jersey FCU has got you covered! Our annual Holiday Loan is back with **rates as low as 8.99%, which will help you relax and enjoy the entire season.** A NJFCU Holiday Loan will help you pay for holiday gifts, travel, home repairs, or anything you may need or want during the holiday season! Call, click or visit one of our convenient branches and get more information.

In October, we hosted our **7th Annual Business Summit** with great success! This year, not only was the Totowa branch packed with the New Jersey business community, but we were able to honor two incredibly strong businesses for our annual Community Business Awards. Make sure to review the event pictures in the newsletter, there was lots of fun and networking. If you own a business, make sure to attend our 8th Annual Business Summit next October. It's well worth your time.

Need help in organizing your finances for the holidays and 2018? GreenPath Financial Wellness, a service we offer exclusively free for you, can help you get started. You can access them through our website or by calling them directly at 877.337.3399.

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 consider us. North Jersey Federal is your partner and financial advocate for your long-term financial wellness.

Have a wonderful holiday and thank you for your ongoing membership and loyalty. We look forward to serving you and helping you achieve your future financial goals.



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**

Sincerely,

Lourdes Cortez

Lourdes Cortez
President and CEO



(left to right: Robert Corujo
(Owner of Mother's Ale House
and Public House 46 and James
Giffin (CMO at North Jersey FCU)



(Rodriguez Family: Owners of Starlite Window Co.)

7th Annual Business Summit

This year's **7th Annual Business Summit** was a huge success! Held on October 3rd at our flagship Totowa branch, business owners from all over the tri-state area gathered on a beautiful evening to network with some

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You can locate them through:
Web: www.coopcreditunions.org
Phone: 1.888.SITE.CO.OP
(888.748.3266)

Holiday Hours of Operation and Closings

On Wednesday, November 22, 2017, all branches of North Jersey FCU will be closing at 2:00 PM in observance of Thanksgiving.

All branches of North Jersey FCU will be closed on Thursday, November 23, 2017.

Branches will resume normal hours of operation on Friday, November 24, 2017.

All branches of North Jersey FCU will be closed on Monday, December 25, 2017 in observance of Christmas.

Branches will resume normal hours of operation on Tuesday, December 26, 2017.

All branches of North Jersey FCU will be closed

of the brightest entrepreneurs in business. The primary focus of this event was to network with other business owners, but we also want to make sure all of our guests are having a good time. During this year's Business Summit, we honored a few select awardees in recognition of their tremendous contributions to our community. Among those awarded, were the Rodriguez family who operate a local business in the

community, "Starlite Window Co."

Our second awardee was Robert Corujo, owner of Mother's Ale House and Public House 46. Robert came to North Jersey FCU years ago looking for a loan to start up his own business. Many years later, he is operating multiple businesses with tremendous success! He not only gives back to the community, but recognizes the hard work and risks that are required to thrive as your own business owner. He believes and encourages all those around him that their dreams can come true, as long as they put in the effort.

Thank you to our community business leaders who took the time out of their busy evening to join us in celebrating this year's North Jersey FCU 7th Annual Business Summit!



3rd Annual Latin Festival in Newark

We are proud to have sponsored and attended the 2017 3rd Annual Latin Festival in Newark this year. The North Jersey FCU Green Machine was set up and ready for fun. The festival celebrated Latino arts and culture with a wide array of family-oriented activities, including live music and

on Monday, January 15, 2018 in observance of Martin Luther King Jr. Day.

Branches will resume normal hours of operation on Tuesday, January 16, 2018.

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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

entertainment, arts and crafts and other activities for children of all ages. It truly was a great opportunity for Newark families to enjoy a fresh and wholesome cultural experience!



(left to right: Carlos Lejnieks (President & CEO at Big Brothers Big Sisters of Essex, Hudson & Union Counties), Cynthia Toro (Freeholder of District 5 and first ever Latina to serve on the Freeholder board), Katilia Velez (Director of Development at Ironbound Community Corporation) and Lourdes Cortez (President & CEO of North Jersey Federal Credit Union)

North Jersey FCU President & CEO was recently honored at Essex County's annual Hispanic Heritage Month celebration

Congratulations to our President & CEO Lourdes Cortez, who was recently honored for Hispanic Heritage Month alongside Carlos Lejnieks (President & CEO at Big Brothers Big Sisters of Essex, Hudson & Union Counties), Cynthia Toro (Freeholder of District 5 and first ever Latina to serve on the Freeholder board) and Katilia Velez (Director of Development at Ironbound Community Corporation). Under Lourdes' leadership, North Jersey FCU has enjoyed tremendous growth and was awarded NJ's first Juntos Avanzamos designation.

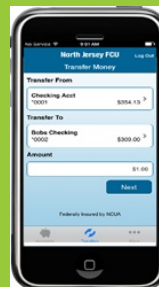


Employee Breast Cancer Awareness Day

North Jersey FCU employees added a splash of pink to their uniforms to support the breast cancer cause! This year, we gathered together to raise money for the American Cancer Society in order to help patients and families that live with, through and beyond breast cancer. Our hearts go

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out to everyone affected by breast cancer. This is a fight that we will not give up on until there is a cure for all those who are affected.

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NJFCU Cash Back Checking puts your hard-earned money right where you want it, into your bank account*!



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- No monthly fee as long as \$100 average minimum monthly balance is maintained.*
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- Free* mobile banking
- Free paperless eStatements
- Convenient access to Popmoney®

Holiday Loan With Low Rates!

THIS YEAR, DON'T LET SANTA GET ALL THE CREDIT

HOLIDAY LOAN
RATES AS LOW AS
8.99% APR*



A NJFCU Holiday Loan can help you pay for holiday gifts, travel, home repairs, or anything you may need or want during the holiday season!

Get approved from \$750 to up to \$4,000

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



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*APR is the Annual Percentage Rate. Rates and terms are subject to change without notice. Restrictions may apply. Rates are for qualified members and are subject to credit approval. Rates may vary depending on credit, loan amount, and loan term. Rates are available on new loans only and do not apply to refinancing of existing NJFCU loans. If you borrow the maximum amount of \$4,000 at 8.99% APR for 12 months, the monthly payment will be \$256.00. If you borrow the maximum amount of \$4,000 at 8.99% for 24 months, the monthly payment will be \$186.00. If you borrow the maximum amount of \$4,000 at 8.99% APR for 36 months, the monthly payment will be \$120.00. The promotion may end at any time without prior notice. This promotion cannot be combined with other offers. Offer good 10/16/2017-12/31/2017.

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Overdraft Protection



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- ☒ Pick up dry cleaning
- ☒ Grocery shopping
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TO GET STARTED!

2018 Annual Meeting

**JOIN US FOR OUR
NORTH JERSEY FEDERAL CREDIT UNION
ABOVE AND BEYOND BANKING
2018 ANNUAL MEETING**

DATE: MAY 9, 2018
ADDRESS: 711 UNION BOULEVARD
TOTOWA, NJ

**Elmwood Park Free First-Time
Homebuyer Seminar!**

Free First-Time Homebuyer Seminar



What you'll learn...

- ⇒ The current real estate market
- ⇒ The home buying process
- ⇒ The inspection process
- ⇒ The pre-approval process
- ⇒ Mortgage financing
- ⇒ Why **NOW** is the best time to buy

...and much more

JOIN US AT OUR NEW ELMWOOD PARK BRANCH!

SATURDAY, NOVEMBER 18, 2017

2PM-4PM

444 MOLA BOULEVARD, ELMWOOD PARK, NJ

RSVP BY FRIDAY, NOVEMBER 17, 2017

973.785.9200 Ext. 3392 or Email marketing@njfcu.org



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