

NJFCU VISIONS

The ENewsletter for Members of
North Jersey Federal Credit Union

JANUARY 2018

Letter from the President & CEO:

Dear Members:

I want to start by wishing everyone a very Happy New Year! I hope your holiday was festive and enjoyable. The start of a new year brings new beginnings and new opportunities. It's the perfect time to chart new goals and create step by step ways to accomplish them. Aside from fitness being one of the top resolutions, improving your credit and cleaning up your financial situation is a close second. It is imperative to make sure you have a firm grasp on your budget and have a plan in place for improving your credit in order to make financial power moves this year. **North Jersey Federal Credit Union can help put you on the path to financial success for 2018!**

Need help in organizing your finances for the New Year? **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. If you are looking for a way to help improve your credit, our **VISA Liberty Card** offers most of the same benefits and conveniences of a regular credit card while building or rebuilding your credit history with every use. Designed for people with limited or no credit, a secured credit card makes building credit easy - simply make everyday purchases and pay your bill on time each month.

January is also the time where North Jersey Federal Credit Union Foundation begins planning their annual golf outing. Planning for the **9th Annual Above and Beyond Golf Outing** is well underway and we are so excited to announce a change in venue! This year, we will be holding our Golf Outing at the spectacular **Crystal Springs Resort in Sussex County**. Recognized as one of the premier golf courses in the East, Crystal Springs has world-class golf courses and exceptional dining, which will make our event unforgettable. If you are interested in attending this year's tournament, please contact marketing@njfcu.org for more information.

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



Lourdes Cortez
President/CEO

2018 Annual Meeting

JOIN US FOR OUR
NORTH JERSEY FEDERAL CREDIT UNION
2018 ANNUAL MEETING
DATE: MAY 9, 2018
ADDRESS: 711 UNION BOULEVARD
TOTOWA, NJ

Jersey FCU is your partner and financial advocate for your long-term financial wellness.

Sincerely,

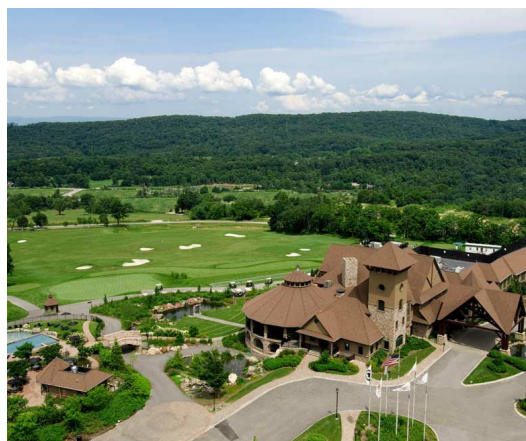


Lourdes Cortez
President / CEO

New Location! Crystal Springs Resort!



(Relaxation at Crystal Springs Resort)



(Overhead view of Crystal Springs Resort)

9th Annual Above and Beyond

@ 5:00PM



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) 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, February 19, 2018 in observance of President's Day.

Branches will resume normal hours of operation on Tuesday, February 20, 2018.

Golf Outing

We are pleased to announce a new location for our 9th Annual Above and Beyond Golf Outing, the exclusive **Crystal Springs Resort in Sussex County**. Set to take place **Wednesday, May 16th 2018**, the Crystal Springs Resort is one of New Jersey's most talked about venues for golf professionals. This unique outing will be a full day of exciting events including a "Longest Drive", "Closest to the Pin" and "Hole in One" contest as well as a raffle,

auction and many great prizes.

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

This year's proceeds will be distributed through academic college scholarships to students in need within our community. Please contact marketing@njfcu.org to reserve your spot on the green! Your contribution will play an important role in helping our charities benefit from this year's golf outing proceeds.

Santa visits North Jersey FCU

We received a special visit during the Holiday season by Santa Claus himself! Santa brought loads of festive cheer to all of our branches this year! He spoke with dozens of children and put smiles on their faces. Every North Jersey FCU branch was fully decorated to give them that Holiday feel! It was a truly cheerful time of the year for both members and employees. Thank you for stopping by, Santa! We look forward to seeing you next year!



(Santa with young North Jersey FCU Member)

All branches of North Jersey FCU will close early on Friday, March 30, 2018 at 3:00pm in observance of Good Friday.

Branches will resume normal hours of operation on Saturday, March 31, 2018.

QUICK LINKS

[Home Page](#)
[Loans](#)
[Loan Calculators](#)
[Insurance](#)
[Online Banking](#)
[Products and Services](#)
[GreenPath Debt Solutions](#)
[Business Services](#)
[Contact Us](#)

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



(Santa and his North Jersey FCU helpers!)

2018 First-Time Homebuyer Seminars

Want to buy a home but don't know how to get started? North Jersey Federal Credit Union is holding a FREE First-Time Homebuyer Seminar every month this year at a different branch location! We have seen tremendous success and a remarkably high demand for these seminars over the past few months. We thank our members who attended past seminars, making them successful.

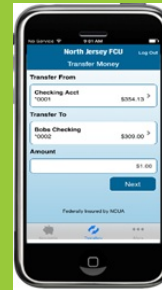
We have decided to hold these seminars more frequently in an effort to accommodate all of our members who wish to attend. Be on the lookout for our monthly email blasts or check our website to find out when and where our next FREE First-Time Homebuyer seminar will be!



NJFCU App:

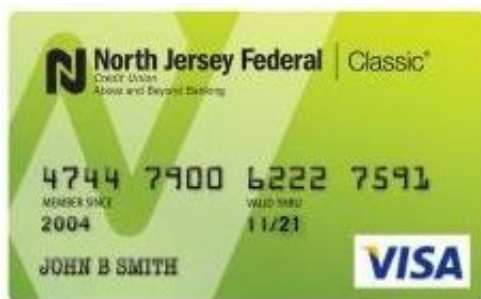
- Check account balances
- Pay bills
- Transfer funds
- Use Popmoney®
- View statements
- Locate branches and ATMs

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





Making Your Money Work for You!



Classic Card - Lowest Possible Rate / No Annual Fee



Platinum Rewards Card - Competitive rates and rewards for every dollar you spend.



Liberty Card - Secured Credit Card



[Business Rewards Card](#) - Earn CU Rewards points for every dollar you spend.

Get Cash Back On Every Swipe!

Get 2% Cash Back

Every swipe, Everywhere, Every time

On up to \$300 of debit card purchases per month!

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



Earn cash back on your debit card purchases automatically with no points to redeem and no minimum balance requirements.

- 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®

New Rates for a New Year!

YOUR MONEY GROWS FASTER AT NJFCU!

New CD Rates for a New Year!

Up to **2.25%** APY*

For terms up to 60-months.

Stop by one of our branches conveniently located in Totowa, Newark, Elmwood Park and Paterson or call **973.988.1879** for more information.

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



www.njfcu.org • 973.988.1879

Hablamos Español • Bilingual Website

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



*APY is the Annual Percentage Yield. Terms shown certificate of deposit rates are valid as of 12/31/17. Minimum opening deposit for terms less than 12-months is \$1,000 and terms over a 12-months is \$500. Interest is compounded and credited monthly. Rates are subject to change without notice. Penalty will be imposed for early withdrawal. See our current disclosures on our website or ask our Member Services Representative for more information. Fees could reduce earnings on the account. NCUA insured to the maximum amount allowed by law. Other rates and terms are available.

Overdraft Protection

- ☒ Take the kids to practice
- ☒ Pick up dry cleaning
- ☒ Grocery shopping
- ☐ Transfer funds to checking account

OOPS

Ask about our
**Optional Overdraft
Protection Service** today!

The Convenient Way To Pay



THE CONVENIENT WAY TO PAY!

YOUR NEXT PURCHASE IS JUST A
SWIPE AWAY WHEN YOU HAVE AN
NJFCU VISA® DEBIT OR CREDIT CARD.

VISIT
NJFCU.ORG/VISA-CARDS/
TO GET STARTED!

Totowa 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 FLAGSHIP TOTOWA BRANCH!

SATURDAY, MARCH 10, 2018

11AM - 1PM

711 UNION BOULEVARD, TOTOWA, NJ 07512

RSVP BY FRIDAY, MARCH 9, 2018

973.785.9200 Ext. 3392 or Email marketing@njfcu.org



Daniel Leon
Mortgage Loan Officer
NMLS# 1289995

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.

