

MAY 2018



Letter from the President/CEO:

Dear Members:

The start of 2018 has been a very busy season for us at North Jersey FCU. We kicked the year off with the launch of a powerful new business breakfast event, aiming towards connecting and informing our local business community members. The well attended **Passaic Economic Impact Breakfast**, held on February 13th, was a successful networking event with many guest speakers and honored guests. We are thrilled our first event turned out to be a success and look forward to next year's Passaic Economic Impact Breakfast.

March was Women's History Month, and in celebration this year, we partnered with The Passaic County Historical Society to showcase a powerful in-branch display exhibit that profiles a few of New Jersey's most influential women. In addition, we held a small celebration to celebrate the exhibit and honor past winners of our annual NJFCU **Women's History Makers Awards**. We had a wonderful time and I would like to personally thank our past winners for constantly being a positive force in our community.

Since the beginning of the year, we have had incredible success with our **First-Time Homebuyer Seminars** which have been held at our Totowa branch every month. Our free homebuyer seminar prepares you for your first home ownership. If you've always wanted to own your own home, North Jersey FCU can get you ready! From your first meeting with one of our loan officers to getting approved for your home loan and getting the keys to your dream home. Join us for our next First-Time Homebuyer Seminar on May 19th. RSVP details are in this newsletter.

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 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.



Lourdes Cortez
President/CEO



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President / CEO

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New Location! Crystal Springs Resort!



NINTH ANNUAL

CONTESTS PRIZES

ABOVE AND BEYOND
GOLF TOURNAMENT

SAVE THE DATE
WEDNESDAY, MAY 16, 2018

Crystal Springs Resort
"New Location"

Sussex County, NJ
In Loving Memory of
Frank A. Migliaccio
Former Chairman of the Board
North Jersey Federal Credit Union

North Jersey Federal
Credit Union Foundation

Crystal
SPRINGS
RESORT

This year's proceeds will be distributed amongst academic college scholarships to students in need within our community.



(Relaxation at Crystal Springs Resort)



(Overhead view of Crystal Springs Resort)

**9th Annual Above and Beyond
Golf Outing**

All branches of North Jersey FCU will be closed on Monday, May 28, 2018 in observance of Memorial Day.

Branches will resume normal hours of operation on Tuesday, May 29, 2018.

All branches of North Jersey FCU will be closed on Wednesday, July 4, 2018 in observance of Independence Day.

Branches will resume normal hours of operation on Thursday, July 5, 2018.

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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.

Passaic Economic Impact Breakfast

We started 2018 off with a bang! North Jersey FCU is proud to have hosted the Passaic Economic Impact Breakfast! This event was held on February 13, 2018 at Factory 220 located in Contempo Plaza at 220 Passaic Street, Passaic, NJ 07055. It included prime business networking, informative speakers and, of course, a complimentary breakfast. We are honored to have been joined by Passaic City Mayor, Hector C Lora, who delivered a phenomenal and motivating speech. We are also honored to have had community leaders from Passaic County Economic Corporation, North Jersey Chamber of Commerce, William Paterson University and The Passaic Enterprise Zone Development Corporation in attendance and speaking at our event. Furthermore, we would like to thank our Keynote speaker: Dean Siamack Shojai from the Cotsakos College of Business at William Paterson University for his fantastic and inspirational speech. Lastly, thank you to everyone who attended. This event turned out to be a greater success than we anticipated, and we are eagerly looking forward to be back next year!

[Contact Us](#)

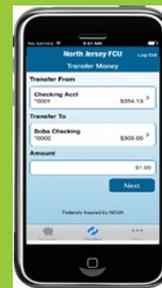
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(Pictured Left to Right: Passaic City Mayor, Hector C Lora & North Jersey Federal Credit Union President/CEO, Lourdes Cortez)



(Pictured Left to Right: Richard Garcia hands over the microphone to our Keynote Speaker, Dean Siamack Shojai from William Paterson University's Cotsakos College of Business)



(Community leaders join North Jersey FCU executives to help grow the community)

New Jersey's Women History Makers Exhibit

In honor of Women's History Month this past March, we took the time to honor some of New Jersey's most remarkable

"sheroes" who have inspired us and improved the lives of millions. This incredible exhibit showcased some of New Jersey's most famous historical figures, athletes, entertainers, educators and even a few powerful community leaders who have improved the entire landscape of New Jersey.

We followed this up with a cocktail party celebration, held on March 15, 2018 at our Totowa branch. The event was a huge success! We also had the opportunity to honor and award some of these incredible women in person. It was a truly amazing experience for everyone involved. Once again, we want to thank all of New Jersey's Women History Makers, and we strive to continue this exhibit for years to come!



(Pictured Left to Right: Ruth E. Lugo, Pamela Powell, Marilyn Torley, Lourdes Cortez, Arlene Quinones Perez & Beth Marmolejos)



(North Jersey Federal Credit Union President/CEO, Lourdes Cortez, pictured next to her panel)



(Marilyn Torley and Chairwoman of the Board, Helen Mault, enjoying the celebration!)



(All smiles from the staff!)

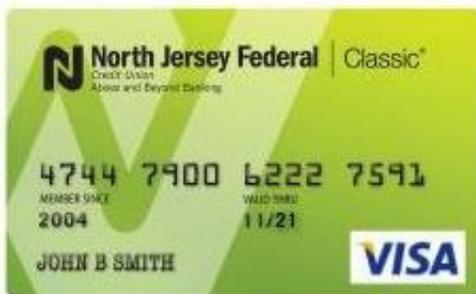
2018 First-Time Homebuyer Seminars

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!



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Free First-Time Homebuyer Seminar



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- ⇒ 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, MAY 19, 2018

11AM - 1PM

711 UNION BOULEVARD, TOTOWA, NJ 07512

RSVP BY FRIDAY, MAY 18, 2018

973.785.9200 Ext. 3392 or Email marketing@njfcu.org



Daniel Leon
Mortgage Loan Officer
NMLS# 1289995

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