

October 2011

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



ATM's

You can use **28,000 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.cuswirl.com

Phone: **1.888.CU.SWIRL** (888.287.9475)

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

People Helping People

North Jersey Federal is looking for members to join in the fight against Breast Cancer during the American Cancer Society's "Making Strides Against Breast Cancer" walk on October 16th at The New Overpeck Park in Ridgefield Park, NJ to raise awareness and funds to fight this disease through research, education, advocacy, and patient services.

This will be a fun and memorable way to get actively involved in helping those with breast cancer and their loved ones with support and fundraising to combat the disease. To participate, please email us at marketing@njfcu.org with your name and phone number. We hope you can join us there!

Holiday Schedule

Columbus Day: October 10, 2011 – Closes at 3 p.m.

Veteran's Day: November 11, 2011 – Closes at 3 p.m.

Thanksgiving: November 24, 2011 – Closed

November 25: (the day after Thanksgiving) Regularly Scheduled Hours at all branches

Christmas Eve: December 24, 2011 – Regularly Scheduled Hours at all branches

Christmas Day: December 25, 2011 – Closed

December 26, 2011 – Closes at 3 p.m.

New Year's Eve: December 31, 2011 – Regularly Scheduled Hours at all branches

New Year's Day: January 1, 2012 – Closed

January 2, 2012 – Closes at 3 p.m.



Letter from President/CEO



Dear Members:

We at North Jersey Federal Credit Union pride ourselves as an organization that exists to serve the needs of the local community. We ended the third quarter of 2011 on a high note. On September 15, the North Jersey Federal Credit Union Foundation hosted the Second Annual Above and Beyond Golf Classic at Preakness Valley Golf Course. Some of the proceeds raised will benefit the Boys and Girls Club of Paterson and Passaic, and also support scholarships and local charitable organizations within our community. On September 21, North Jersey Federal Credit Union hosted the First Small Business Summit. The Summit offered several opportunities for over 80 small business leaders and owners to meet and network. The keynote speaker was Congressman Bill Pascrell, Jr., a native of Paterson, N.J., who discussed how trends in the economy and recession affected small businesses.

As we see the first signs of fall with the changing of the leaves, we begin the final quarter of 2011, the 75th anniversary of our founding. I am honored to announce our participation in International Credit Union Day on October 20th. This year's theme is "Credit Unions Build a Better World." North Jersey Federal Credit Union continually strives to serve and enrich relationships within our community. I hope you can join us at your local branch for this fun day of celebration. We appreciate our members and we hope to personally thank you for helping us grow. Please bring your family and friends to join in the activities.

The fourth quarter also brings us the upcoming holidays and other events. Holidays are occasions marked by family and social gatherings, shopping and travel. Here at North Jersey Federal Credit Union, we have solutions for your extra cash needs. Let us help you celebrate the holidays. We have available for you a new Holiday loan promotion or a Holiday Club to prepare for the following year. Come on in and talk to us about planning ahead for the upcoming holidays.

I wish you and your loved ones a safe, healthy and joyous holiday season. We look forward to serving you in the New Year.

Sincerely,

Lourdes Cortez, President/CEO

Come Celebrate with us

Join us as North Jersey Federal hosts International Credit Union Day on Oct. 20th. Members are welcome at our Totowa, Paterson and Newark UMDNJ branches to celebrate this event. This year's theme is "Credit Unions Build a Better World." Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world as they have done for generations. For more information on how to celebrate this joyous occasion with us, visit the "What's New" section at www.njfcu.org.



Holiday Loan and Club Get an early present this year!

Let us help you get ready for the holidays this year with our Holiday Loan and Holiday Club. We are offering an exciting Holiday Loan rate to help you prepare for the holiday season, or start saving for next year's holiday season by opening a Holiday Club account today. For more information about our current Holiday promotions, visit the "What's New" section at www.njfcu.org.



Member Survey

Want to improve your credit union? Take our survey! Call **888-803-9001** or log onto www.go.mycusurvey.com/membersurvey and enter your survey code: Paterson-806158, Newark-130012, and Totowa-266792. Thank you for taking the time to help us better serve you!



North Jersey Federal Holiday Toy Drive

We would also like to encourage our members to participate in our toy drive. Here's how it works: the member removes a tag off the ornament on the tree located in our Totowa branch lobby. This will give the gender and age of the child they can buy a gift for. The member can purchase an appropriate present, and return it to our Totowa branch gift wrapped. Gifts will be distributed for La Casa de Don Pedro (Newark) and Eva's Village (Paterson). Imagine the eyes of children lighting up with delight as they open the presents!



Move Forward with a Reverse Mortgage

What is a Reverse Mortgage?

Reverse Mortgage is a unique loan that allows homeowners age 62 years and older to convert part of the equity in their home into monthly income or cash, without having to sell their home, give up title, or take on additional monthly mortgage payments.



We offer several payment options that are available for reverse mortgages.

For more information about our Reverse Mortgage product, visit the "What's New" section at www.njfcu.org.

Citywide Toy Drive and WinterFest!

The holidays are around the corner! To celebrate, North Jersey Federal will be supporting the Citywide Toy Drive and WinterFest for the residents of Elizabeth, N.J. Families will enjoy a festive holiday movie at the AMC Theater at the Jersey Gardens Mall, followed by a toy give-away reception. Children will meet and greet with Santa and receive a free toy from us! Stay tuned for more details at www.njfcu.org/whatsnew.



Meet Morgan Paul!



We will have live Christmas music in the lobby of our Totowa branch on December 15th, 16th, 21st, and 22nd, 3-5 PM. Meet Morgan Paul, talented singer, songwriter and performer, described by fans as "Inspiring! Like listening to a good friend tell a story." Morgan will be performing live on the white piano under the theme: "The Concert for the Caring - Season of Hope." We encourage all members and their families and friends to join Morgan for a fun-filled afternoon of songsfest and Christmas cheer.

Board of Directors:

Chairman:

Frank Migliaccio

Vice Chairperson:

Helen Wienke-Mault

Financial & Recording:

Lourdes Cortez, Financial Officer & Recording Secretary

Directors:

Eli M. Burgos
Charles Miller
George Hampton
Lorraine Kroll
John Kirk
Tony Perez

Office Locations:

Totowa Office:

711 Union Blvd. (Headquarters)

Paterson Office:

126 Market Street

Newark Office UMDNJ:

30 Bergen Street

Newark Office Broadway:

39 Broadway

Mission Statement

North Jersey Federal Credit Union builds relationships with the people and communities we serve. We strive to be your primary financial institution to improve your life.

