



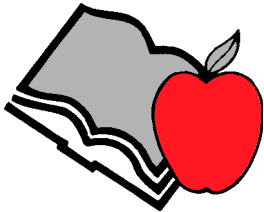
# CHALK TALK

The Newsletter Of The Mercer County New Jersey Teachers' Federal Credit Union

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**Web Site:**  
[www.mcnjfcu.org](http://www.mcnjfcu.org)  
**E-Mail Address:**  
[www.MCNJTFCU@aol.com](mailto:www.MCNJTFCU@aol.com)

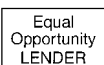


Mercer County NJ Teachers'  
Federal Credit Union

*"Your Education To  
Financial Security"*

Golden Crest Corporate Center  
2271 State Hwy. 33, Suite 108  
Hamilton Square, NJ 08690  
**Telephone: (609) 586-6669**  
Fax: (609) 586-1142

**Office Hours:**  
Monday through Friday  
9:00 AM - 5:00 PM



## Home Equity Loan Rates Now Lower Than Ever

Home Equity Loans in general offer many benefits. MCNJFCU's Home Equity Loan program offers even more. We offer fixed-rate Home Equity Loans, which let you borrow the money you need all at once, and variable-rate Home Equity Lines-Of-Credit, which let you borrow the money you need as you need it.

★ Rates as low as 5.29% APR (Annual Percentage Rate) ★

★ Terms of up to 15 years ★ Up to 90% equity financing available ★

We also offer refinancing for members who already have a high-interest home equity loan with another lender. By refinancing your loan at our low rates, we could be able to lower your monthly payment without extending the original term of your loan. But more than that, if you refinance your home equity loan currently with another financial institution with us, we'll deposit a cash rebate of 1% into your savings account, up to \$500!

**What a deal! Call or stop by to apply for a Home Equity Loan or Refinancing today!**



## MCNJFCU Checking Accounts

Our Checking Accounts offer you the savings and convenience you want in managing your personal financial affairs on a daily basis.

- No monthly service fees
- No per-check charges
- No minimum required balance
- First order of 50 checks provided free



**Overdraft Protection** is available to protect you from the embarrassment and expense of bounced checks. And don't forget, we now offer **VISA Check Cards** to complement our Checking Account program. A VISA Check Card can be used to pay for purchases with funds in your MCNJFCU Checking Account anywhere VISA is accepted, and as an ATM card at ATMs on the Plus and MAC/STAR ATM networks.

To apply for a MCNJFCU Checking Account, stop by the credit union, or call us and we will send you the information necessary to establish the account.



## Skip-A-Pay Offered On Personal & Vehicle Loans

If you have a MCNJTCU Personal Loan or Vehicle Loan and didn't skip your loan payment for the month of November or December, you can still skip your January payment. The fee to participate in our Skip-A-Pay program is just \$35 per loan, and you don't need to send us any money – we will deduct it from your credit union Savings Account.

This is an opportunity for you to keep the cash that would have gone towards your monthly loan payments and use it for any other purpose you choose, perhaps to pay off shopping expenses left over from the holiday season. Contact a staff member in our Loan Department to sign up for the Skip-A-Pay program today! ■

## Protect Yourself ...From Bounced Check Fees

Overdraft Protection is available for those members who have a MCNJTCU Checking Account. If you do not have this service and would like to sign up, please contact one of our Member Service Representatives. ■



## CEO'S REPORT

I would like to begin the new year by thanking you for allowing MCNJTCU the opportunity to serve your financial needs during 2002. In 2003, our staff will be committed to providing the same great service you have come to depend on from your credit union.

During this past year, your credit union provided a new Visa Check Card which is linked to a member's checking account funds. This new service also provides access to your funds via an ATM machine (MAC/STAR and Plus Networks) and will enable you to have direct access to your funds on deposit with MCNJTCU literally twenty-four hours a day. A mass issue of Visa Check Cards was sent to all members who had an active ATM card and listed their checking account as primary. If you have a checking account and did not receive a Visa Check Card, please call the office to obtain one. Or, if you don't have a checking account with us, why not check out the benefits of obtaining our checking account versus the account you have with another financial institution. Your Credit Union has a very attractive checking account product, and we will even pay you five cents per check for your old unused checks with another financial institution when you establish a checking account with us.

As we have advertised in the past, you may use your ATM or Visa Check Card at any Wawa with no surcharging. Also, available through a credit union network ([www.psecu.com](http://www.psecu.com)), you can obtain a listing of area credit unions in both New Jersey and Pennsylvania who will allow use of their ATMs with no surcharging. Upon entering this web site click on the ATM Locator to find a list of credit unions that offer access to their ATMs with no surcharge. A partial list of New Jersey credit unions with no surcharge are: South Jersey FCU, Mon Oc FCU, Affinity FCU, Healthcare Employees FCU, ABCO Public Employees FCU, United Teletech FCU, Atlantic FCU, NJDOT CU (Credit Union of NJ-New Name), First Atlantic FCU, Hamilton Horizons FCU, and Philadelphia Telco CU.

Also, your credit union introduced in mid-November a new service called "Internet Teller" which provides access to your account information via our web site at [www.mcnjtcu.org](http://www.mcnjtcu.org). This new additional service allows you to view balances of your accounts and each sub-account listed under your primary account number. You also can make transfers and loan payments online. The transaction, however, will not be updated until the next business day. The transaction history is being built daily and will ultimately contain the last thirty days of account history. This link from our web site also provides you an opportunity to sign up for bill payment through a third party, if you are interested in that feature. Also provided by this new link are various links to additional service providers such as: Insurance Products, Computer and Internet Services, Auto Information and Pricing, Travel and Entertainment, MSNBC, ESPN, and many others. So, check out the web site and utilize this new service from the comfort of your home or office. Call the office and request access to the "Internet Teller."

Again, I appreciate your business, and the staff and I look forward to providing additional services in the coming year. May your new year be prosperous, healthy, and safe.

Sincerely,

Wesley Ewing  
President/CEO



## The 2003 Annual Meeting

**W**e hope you will attend MCNJTCU's upcoming Annual Meeting on January 21, 2003. This important event is your chance to hear about the credit union's successes in the past year and the challenges facing it in the future. It's also an opportunity for you to socialize with fellow MCNJTCU members and share your questions and comments with members of the credit union's Board of Directors.

**Date:** Tuesday, January 21, 2003

**Time:** 4:15 PM

**Place:** The Credit Union Office

Find out what's going on at your credit union. Mark your calendar and plan to attend the Annual Meeting!

**We Look Forward To Seeing You!**

## Create A Win-Win Situation For Yourself

**... When Buying Your Next New Car**

**Question:** Do I take a \$2,500 rebate or the 0% financing?

**Answer:** Take the cash rebate and finance the car through your credit union.

A MCNJTCU Vehicle Loan can save you literally hundreds of dollars in the example described above. Here's how: You'll pay a total of just \$1,588.29 in finance charges over the entire length of a 60-month MCNJTCU Vehicle Loan for \$20,000 that has a rate of 5.9% APR. When you subtract this figure from the dealer's cash rebate, you'll see that you come out over \$900 ahead!

For more information or to apply for a credit union New or Used Vehicle Loan, call or visit our office today.

**Cash Rebate \$2,500.00**  
**Finance Chg. \$1,588.29**  
**Your Savings! \$911.71**



## Direct Deposit Of Tax Refunds

**Y**ou can receive this year's income tax refund quickly and safely by having it deposited directly into your credit union account.

Simply check the appropriate box on your return to indicate whether you want your refund deposited in your Savings or Checking Account. Then enter MCNJTCU's Routing number, 231278575, and your account number. Please keep in mind that if your tax return is a joint return, your refund must be deposited into a joint account.

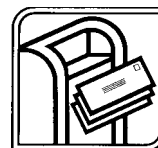
If you have any questions about Direct Deposit, stop by or give us a call.

## The Chalkboard

### Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 20, 2003

**Presidents' Day**  
Monday, February 17, 2003



### Has Your Address Changed?

It is important that you receive your statements and other information relating to your credit union accounts on a timely basis. The best way to ensure this is to make sure that we always have your current address, phone number and similar information on file. If you have moved, changed your name through marriage, or made some other change that should be reflected in our records, please call or stop by and let us know.

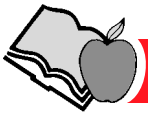
### Accidental Death And Dismemberment Insurance

A free Accidental Death and Dismemberment Insurance policy of \$1,000 is available through your credit union for the primary account holder. If you did not sign up for this coverage and would like to obtain the insurance benefit, contact a Member Service Representative.

### Current Standings

*(As of November 30, 2002)*

Members .....	4,615
Assets .....	\$21,074,943.17
Savings Deposits .....	\$19,007,996.51



HAVE A SAFE AND HAPPY NEW YEAR!

## Quarterly Quiz

Answer the questions below and return the completed form to the credit union by mail or in person for your chance to win. All correct entries received before February 11, 2003, will be entered in the quarterly prize drawing. The first-place winner will receive \$50 and a MCNJTFUCU t-shirt. T-shirts will also be awarded to the second and third-place winners. The winners' names will appear in the next issue of CHALK TALK, and be posted on the credit union's web site, [www.mcnjtfcu.org](http://www.mcnjtfcu.org).

Congratulations to the winners of last quarter's quiz. They are:

First Place – Barbara Paolillo

Second Place – Arthur C. Tote

Third Place – Joyce Breder

### Quarterly Quiz Entry Form

1. We're running a Skip-A-Pay promotion for members who have a Personal Loan or what other type of loan with the credit union?

\_\_\_\_\_

2. What is the credit union's web site address?

\_\_\_\_\_

3. On what date will MCNJTFUCU's upcoming Annual Meeting be held?

\_\_\_\_\_

*Are these your final answers?*

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone# \_\_\_\_\_

## Products & Services

- Internet Access
- Direct Deposit
- Payroll Deduction
- MAC ATM Card
- Checking Accounts
- Statement Savings Accounts
- Tiered Money Market Accounts
- Term Certificates Of Deposit
- Holiday Club Accounts
- Vacation Club Accounts
- Summer Savings Club Accounts
- Tiny Tyke Accounts
- New & Used Vehicle Loans
- Auto Equity
- Lease Like Lending (MAPS)
- Zero Equity
- Mortgage Loans
- Home Equity Loans
- Personal Loans
- Student Loans
- Debt Consolidation Loans
- Computer Loans
- Loan Refinancing
- GAP Insurance
- Preferred Auto Dealerships
- Credit Life/Disability Insurance
- American Express Travelers' Cheques
- Money Orders
- Western Union Money Transfer
- Free Notary Services
- Discount Brokerage Services
- Discount Amusement Park Tickets
- Family Membership

#### Officers

Corine Radice  
*Chairperson*

Harry Conover  
*Vice Chairperson*

Wesley Ewing  
*President/CEO*

Rocco Maruca  
*Treasurer*

Thomas B. Coleman  
*Assistant Vice President/  
Lending*

Lisa Urbaniec  
*Operations Manager*

#### Board of Directors

John Alphonse

William Asterino

Harry Conover

Rocco Maruca

Robert Platt

Corine Radice

Carolyn A. Raynor

Jeremy Parry

Jason Taylor

#### Supervisory Committee

Carolyn Raynor

Mary Ann Conover

Dr. Richard Radice

#### Office Staff

Joan U. Cunningham

David Dickman

Denise Manners

Trude Schwartz



AMERICA'S  
CREDIT UNIONS™

*Where people are worth more than money.™*