



Mercer County NJ Teachers'  
Federal Credit Union

Golden Crest Corporate Center  
2271 State Hwy. #33, Suite 108  
Hamilton Square, NJ 08690

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## Join Us For Our 70th Annual Meeting

ISSUE 55

WINTER 2006

# CHALK TALK

THE NEWSLETTER OF THE MERCER COUNTY NEW JERSEY TEACHERS' FEDERAL CREDIT UNION

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 16, 2006

**Presidents Day**  
Monday, February 20, 2006

## Current Standings

As Of November 30, 2005

Members .....4,448  
Assets.....\$23,787,181.78  
Savings & Deposits.....\$21,160,629.40



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 Wednesday:  
9:00 A.M. - 5:00 P.M.  
Thursday and Friday:  
9:00 A.M. - 6:00 P.M.  
Saturday: 9:00 A.M. - Noon

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



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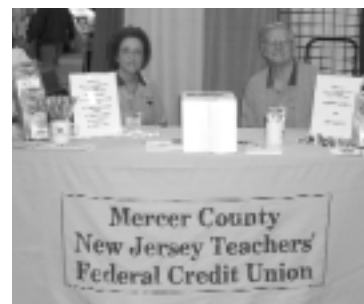
MP 8656 12/05 Marketing Partners (888) 641-1215

## Credit Union Winners!

Trude Schwartz (pictured, left) and Wesley Ewing (pictured, right) attended the New Jersey Education Association Meeting held in Atlantic City, NJ, on November 10 and 11. Members who stopped by our booth received token gifts and candy. We also gave away an iPod Shuffle and a portable DVD player to these lucky winners:

- *Joanne Klimak, Princeton High School – iPod Shuffle*
- *Marian Golszewski, Hamilton Board Of Education – Portable DVD Player*

Join us next year for your chance to win!



## Join Us For Our 70th Annual Meeting

The Annual Meeting of the Mercer County New Jersey Teachers' Federal Credit Union will be held on February 21, 2006, at 4:15 p.m. at the Credit Union office, located at 2271 State Highway #33, Suite 108, Hamilton Square, NJ.

For those who have not visited our office, the Credit Union is located inside the Golden Crest Corporate Center at the intersection of Nottingham Way and Route #33. Come be a part of your Credit Union's Annual Meeting and learn of the past year's highlights and the plans for the year to come. The following Board Members will be running for re-election for 3-year terms:

- *Corine Radice*
- *Jason Taylor*
- *Carolyn Raynor*

The Board and staff look forward to seeing you at this year's Annual Meeting.



## New Supervisory Committee Member

We are happy to announce the recent appointment of a new member, Aren Urkowitz, to the Supervisory Committee. Aren is a retired captain from the Trenton Fire Department with over 28 years of service. He served on the Board of Directors of the Trenton Fireman's Federal Credit Union as Treasurer for over 20 years. Aren is married to Donna, a Speech Pathologist at East Windsor. They have one son, Todd, who graduated from the U.S. Naval Academy in 2004 and is training to be a pilot.

We are fortunate to have Aren as a new member of the Supervisory Committee. Please let Aren know that you appreciate his willingness to volunteer his time.

## Upcoming Loan Promotions

- **February**

*Winter Loan Promotion  
(New & Used Auto Loans, Home Equity Loans & Refinancing)*

- **March**

*Loan/Online Banking/Free Checking Promotion  
(Free Checking, VISA® Check Cards, Internet Teller, Bill Payment Express)*

- **April**

*Spring Promotion  
(New & Used Auto Loans, Home Equity Loans, Refinancing With Loan Rewards)*



### Officers

**Corine Radice**  
*Chairperson*

**Wesley Ewing**  
*President/CEO*

**Harry Conover**  
*Vice-Chairperson*

**Rocco Maruca**  
*Treasurer*

**Trude Schwartz**  
*Assistant Vice-President/Lending*

**Lisa Urbaniec**  
*Assistant Vice-President/Operations*

**Robert A. Platt**  
*Secretary*

### Board of Directors

**John Alphonse**

**Corine Radice**

**William Asterino**

**Carolyn A. Raynor**

**Harry Conover**

**Jeremy Parry**

**Rocco Maruca**

**Jason Taylor**

**Robert Platt**

### Supervisory Committee

**Linda Lichtfus, Chairperson**

**Virginia Francis**

**Dr. Richard Radice**

**Carolyn Raynor**

**Aren Urkowitz**

### Staff

**Joan Cunningham**

**Anastasia English**

**Deborah Johnson**

**Iwona Romanska**

## Mercer County NJ Teachers' Federal Credit Union Privacy Notice And Disclosure

Mercer County NJ Teachers' Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice you have questions, please contact us at **(609) 586-6669** (phone) or **(609) 586-1142** (fax), or write to: Wesley Ewing, Mercer County NJ Teachers' Federal Credit Union, Golden Crest Corporate Center, 2271 State Hwy. #33, Suite 108, Hamilton Square, NJ 08690.

### INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you for the following sources:

- *Information We Receive From You On Applications And Other Forms*
- *Information About Your Transactions With Us*
- *Information We Receive From A Consumer Reporting Agency*
- *Information Obtained When Verifying The Information You Provide On An Application Or Other Forms; This May Be Obtained From Your Current Or Past Employers, Or From Other Institutions Where You Conduct Financial Transactions*

We may disclose all of the information we collect, as described above, as permitted by law.

### PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- *Financial Service Providers, Such As Insurance Companies, And Mortgage Service Companies*
- *Non-Financial Companies, Such As Consumer Reporting Agencies, Data Processors, Check/Share Draft Printers, Plastic Card Processors, And Government Agencies*

### DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICE TO US

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

### DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Mercer County NJ Teachers' Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### WHAT MEMBERS CAN DO TO HELP

Mercer County NJ Teachers' Federal Credit Union is committed to protecting the privacy of its members. Members can help by following simple guidelines:

- *Protect your account numbers, plastic card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.*
- *Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.*
- *Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately.*
- *Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!*