



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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ISSUE 48

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# CHALK TALK

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

## Holiday Closings

### Columbus Day

Monday, October 13, 2003

### Thanksgiving

Wednesday, November 26, 2003

*Closed at noon.*

Thursday, November 27, 2003

### Christmas

Wednesday, December 24, 2003

*Closed at noon.*

Thursday, December 25, 2003

### New Year's

Wednesday, December 31, 2003

*Closed at noon.*

Thursday, January 1, 2004



Mercer County NJ Teachers'  
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*"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 A.M. - 5:00 P.M.

### 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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## You're Online.....And So Are We

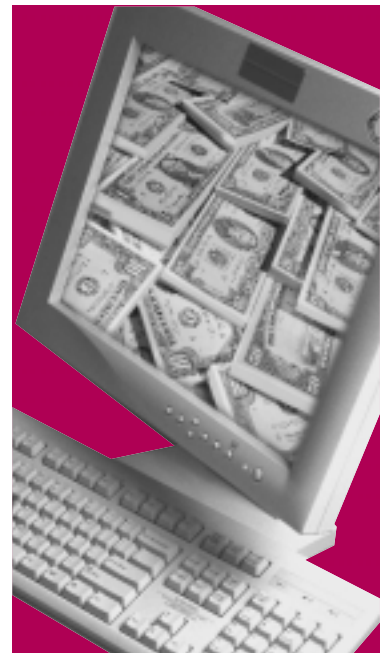
More and more consumers are using the Internet to research vehicle prices, shop for merchandise... in short, to find the best value for their money. As a non-profit organization, MCNJFCU is usually able to offer financial products and services that provide greater value than those offered by banks. You can learn more about these products and services online simply by visiting our web site!

Log on to [www.mcnjfcu.org](http://www.mcnjfcu.org) and you'll find a long list of valuable features including:

- Detailed Information About Our Products And Services
- An Online Loan Application
- A Check-Reordering Feature
- Current Loan And Savings Rates
- Credit Union Specials
- Internet Teller

**In order to access Internet Teller you must call the office to get this function set-up.** It's simple to do and allows you access to your account information and all your sub-accounts listed with up to 30-days of history for each account for you to view. The Internet Teller also allows you to make transfers from your various accounts (**you are limited to six (6) transfers or withdrawals from your Savings or Money Market Accounts during any calendar month**).

You are also allowed to request that a check be sent to you from your account online. This avoids the need to call the Credit Union to check on your balance or to see what checks have cleared. You can check this information online by accessing the Internet Teller function. Call today and get set-up to use the Internet Teller.



## Holiday Club Transfers

The funds and dividends in members' 2003 Holiday Club Accounts will be transferred directly into your Savings Account on October 1, 2003. Unless we are notified otherwise, your Holiday Club Account will automatically renew for the next year. If you do not currently have a Holiday Club Account and would like one, please call or stop by the Credit Union.



## Current Standings

As of August 31, 2003

Members ..... 4,546

Assets ..... \$21,837,056

Savings & Deposits .... \$19,666,867

## New Service, Available Soon

MCNJTCU is currently taking the necessary steps to implement a VISA® Credit Card Program. This new loan product should be available hopefully for the holiday shopping season in December. If you would be interested in a VISA Credit Card, please call the office and talk with our loan officers about getting on a pre-approved card list. It is our intent to offer the VISA Classic, VISA Platinum, and a VISA Credit Builder with rates that will be very competitive. So, make that call today to take the necessary steps to get on our pre-approved list for your new MCNJTCU VISA Credit Card.

### 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, Chairperson**

**Mary Ann Conover**

**Kathleen DeFina**

**Virginia Francis**

**Linda Lichtfus**

**Dr. Richard Radice**

### Staff

**Joan Cunningham**

**Iwona Romanska**

**Trude Schwartz**

**Victoria Yip**

## Have You Heard

**Direct Deposit** and **Payroll Deduction** allow you to have all or some of your net pay electronically deposited into your Credit Union accounts every pay period. For more information or to sign up for either of these two services, call or stop by our office.

## Help Us Keep In Touch

It is important that you receive your statements and other correspondence 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.

## New Faces

MCNJTCU is pleased to announce our newest Member Service Representative – **Vicki Yip**. Vicki graduated in 2001 from Rider University with a Bachelor of Science Degree in Accounting. Vicki is the mother of a 3-month old baby girl who's name is Cire'. Please welcome Vicki.

**Kathy DeFina** has recently been appointed to our Supervisory Committee. Kathy is a life-long resident of Hamilton Township, NJ. She taught for 32 years at the Steinert High School in the Business-Information Technology Department. Kathy served as coordinator of the Department's Cooperative Business Education Work Program until her retirement in July of 2002. Kathy has enjoyed seventeen summers in Hawaii and still makes frequent visits to the Islands. She is currently involved as a cantor at St. Francis Roman Catholic Church in Trenton and is an active member of the Diocese of Trenton Festival Choir and local chapter of the National Pastoral Musicians. Kathy plans to do extensive traveling in the upcoming months. The Credit Union's Board, management and staff are thankful that Kathy is willing to volunteer some of her time to the Supervisory Committee. Welcome, Kathy.



## Verified By VISA® – New Security

Your VISA Check Card will be protected by *Verified by VISA* starting October 3, 2003 which will password protect your card for free. Once implemented, the next time you shop at participating online stores, you will be prompted to enter some additional information in order to complete your transaction. Your card will then have password protection whenever you shop online at participating stores listed at [www.visa.com/shopverified](http://www.visa.com/shopverified).

## Free Financial Check-Up

- *Not sure if you should refinance your existing Mortgage or Home Equity Loan?*
- *Not sure if 0% financing is the best way to buy a new car?*
- *Not sure if you should consolidate your high interest credit cards into one monthly payment?*



## We Can Help

### Stop in and put your fears to rest.

Let us review your existing loan portfolio to see if we can help save you \$\$\$\$\$!

With competitive rates, no fees, quick turn-around times and personalized service, we can't be beat. Call or stop in for a **FINANCIAL CHECK-UP TODAY.**

