



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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New VISA® Credit Card Program!

(Details Inside)

ISSUE 49

WINTER 2004

CHALK TALK

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

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 19, 2004

Presidents' Day
Monday, February 16, 2004



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 A.M. - 5:00 P.M.

Web Site

www.mcnjfcu.org

E-Mail Address:

www.info@mcnjfcu.org



Federally Insured By The NCUA.

MP 5443 12/03 Marketing Partners (888) 641-1215

Credit Union Purchases Property To Build In 2004

To better serve all of our current and future members, MCNJFCU has purchased property with the intent of starting construction of a building in the early spring of 2004. This new facility will allow us to expand our member services and processing areas, plus add new features designed to help you manage your financial needs easier, faster, and give you more access to your financial institution due to plans to offer extended hours.

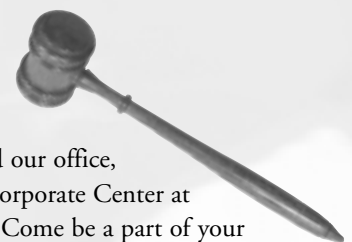
The new building will be located at 2265 State Highway #33, (Formerly the Grasshopper Gardens Plants and Nursery). The facility will contain 7,520 square feet and will be designed with a main level for loan and teller activity, a second floor for administrative functions, and a basement area to facilitate records and storage needs. The new building will include a two lane drive-up, an onsite ATM, and safe deposit boxes.

This new facility will be a great opportunity for your credit union to grow and expand the number of services that need to be available to you, our member. As we planned for the new facility, our main goal was to open the doors of the new facility with new services (drive-up lanes, onsite ATM, safe deposit boxes, and extended hours) that could be utilized on day one of operating from the new MCNJFCU office.

The Board, management, and staff are excited about the future of MCNJFCU. We would like to express our appreciation to all our members who have been so dedicated through the many years in allowing MCNJFCU to serve your financial needs, and look forward to a brighter future as we continue to expand the number of services available to you, our members.

68th Annual Meeting Of The Mercer County NJ Teachers' FCU

The Annual Meeting of the Mercer County New Jersey Teachers' Federal Credit Union will be held on January 20, 2004, 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:



Harry Conover – Three-year term • **Rocco Maruca** – Three-year term
Robert Platt – Three-year term

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

Current Standings

As of November 31, 2003

Members..... 4,567
Assets \$23,871,445.42
Savings & Deposits.. \$21,727,058.56

Post Holiday Loan Sale

12.00%

APR*

\$1,000 – 1-Year

No credit check and no collateral required for a minimal application fee of \$25.00.

Yes, you can borrow \$1,000 for 1-year at a fixed rate of 12.00% APR.* Payments must be automatically deducted from either your Savings or Checking Account to qualify. This offer is good until January 30, 2004. Call or stop by the office today!

*APR=Annual Percentage Rate. Rate subject to change without notice. Contact the credit union for complete loan details.

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

Car Buying Suggestions



New car buying season is in full swing! Call our loan department to see how it may be smarter to skip a 0% finance deal and take the cash rebates now being offered instead.

With New and Used Auto Loans as low as 4.90% APR*, now is the time to make your best deal. Your credit union offers 100% financing and same day approvals are available. Call for additional details.

*APR=Annual Percentage Rate. Rate subject to change without notice. Contact the credit union for complete loan details.

New VISA® Credit Card Program Began November 13, 2003

If you carry credit cards or are looking to get a credit card, consider the new VISA Credit Card program which began at your credit union in mid-November 2003.

Your credit union offers three types of VISA Credit Cards – all at attractive rates. The following are currently being offered:

VISA Platinum – 8.90% APR
VISA Classic – 12.90% APR
VISA Credit Builder – 16.90% APR

Also offered with the VISA Platinum Card is a rewards program. You earn a point for every dollar that you spend with your card which can be used to purchase products or airline miles. All this with no annual fee.

It's another way to reward yourself for benefits you deserve as a loyal credit worthy member of MCNJTCU.



Refinance Special – January 2 To February 27, 2004

MCNJTCU is willing to put cash in your pocket for refinancing any loan that you have at another financial institution, mortgage company, or dealership. Yes, that's right, CASH back! MCNJTCU will place in your Savings Account 1% of the amount refinanced, up to \$500. What a deal! Come talk to us about refinancing and see if we can save you money on your monthly payments and provide you with some additional spending money with our 1% rebate.

