



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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**FREE Online
Bill Pay!**

ISSUE 52

WINTER 2005

CHALK TALK

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

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 17, 2005

Presidents' Day
Monday, February 21, 2005

Current Standings

As of November 30, 2004

Members4,487
Assets \$25,084,905.81
Savings & Deposits ...\$22,708,717.38



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.



AMERICA'S
CREDIT UNIONS™

MP 6846 12/04 Marketing Partners (888) 641-1215

Introducing FREE Online Bill Pay

MCNJFCU is proud to offer our members a convenient way to pay bills online, saving time and money. Features include:

- Pay Any Company In The United States
- Schedule Payments In Advance
- Add An Unlimited Number Of Payees To Your Personalized Bill Pay Account
- Schedule, Change Or Stop Single Or Recurring Payments
- Live Chat With A Member Services Representative Monday Thru Friday, 7:30 a.m. – 11:00 p.m. EST

Get Started Today!

- Log In To Your Online Banking Product And Select Bill Pay
- Demo The Product Then Complete The Online Enrollment Form
- Once Submitted, You Will Receive A Welcome E-mail From A MCNJFCU Representative
- Begin Adding Payees Immediately And Paying Your Bills

This new service should make life at your house a little less hectic and stressful. Set-up your bills for payment and forget them, which saves you valuable time and money.



Join Us For Our 69th Annual Meeting

The Annual Meeting of the Mercer County New Jersey Teachers' Federal Credit Union will be held on January 18, 2005, 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:

- John Alphonse *Three-year Term*
- William Asterino *Three-year Term*
- Jeremy Parry *Three-year Term*

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

FACT Act – A New Law To Protect Your Credit

The FACT Act (Fair and Accurate Credit Transactions Act) allows your credit union to report late payments, missed payments or other defaults on your account to be reflected on your credit report. It's important to keep your payments timely and accurate. This legislation also:

- *Improves the quality of credit information and protects consumers against identity theft.*
- *Gives all consumers the right to review their credit report free of charge every year.*
- *Establishes a nationwide system of fraud alerts for consumers to place on their credit files.*

Protect your good name and credit by reviewing your statements regularly and maintaining consistent payment habits on bills and loans you have with any financial institution or retailer.

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

Robert A. Platt
Secretary

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

Kathleen DeFina

Virginia Francis

Linda Lichtfus

Dr. Richard Radice

Staff

Joan Cunningham
Magnolia Lozano-Suarez

Iwona Romanska

Trude Schwartz

Victoria Yip

Refinancing Special... 1% Rebate On Balances Up To \$500!

Refinance any existing Home Equity Loan, Auto Loan or Personal Loan you have at another financial institution with MCNJTFUCU and get a bonus offer! MCNJTFUCU will give you a rebate of 1% on any loan you refinance with us. Your rebate of up to \$500 will be deposited into your Savings Account. There are no fees, low rates and quick approval times.

Take advantage of this special offer and call a Loan Officer today at **(609) 586-6669** to put some extra cash back in your pocket!

VISA® Credit Card Program



You may be unaware that MCNJTFUCU offers VISA Credit Cards. If you currently carry a credit card or are looking to get a credit card, consider your credit union first.

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 our Rewards Program. You earn a point for every dollar you spend with your card, which can be used to purchase products or airline miles. MCNJTFUCU's VISA Platinum Card provides all the above benefits without charging you an annual fee.

It truly is a way to reward yourself for benefits you deserve as a loyal credit-worthy member of MCNJTFUCU.

*APR=Annual Percentage Rate.

You're Online...And So Are We

MCNJTFUCU offers financial products and services that provide greater value than those offered by banks. You can learn more about these products and services from our web site at **www.mcnjtfcu.org**. Our valuable features include:

- *Online Loan Application*
- *Check-Reordering Feature*
- *Current Loan And Savings Rates*
- *Credit Union Specials*
- *Internet Teller*
- *Online Bill Payment*

Our online Internet Teller allows you to conduct typical transactions. Access and manage your accounts from the privacy of your home or office Internet-linked computer.

- *Transfer Or Withdraw Money*
- *Request A Check Be Mailed To You*
- *Review Account Balances*
- *Confirm Cleared Checks*

Call today and sign up for our convenient Internet Teller!



New Shared Branching

What Is It?

Shared Branching is a cooperative network of credit unions sharing over 1,500 locations nationwide through the Credit Union Service Centers and Outlets. Members of participating credit unions can conduct typical transactions at another credit union.

What Kind Of Transactions Can I Conduct?

Make deposits, withdrawals, loan payments, purchase money orders and travelers checks, and transfer funds between accounts.

What Are The Benefits?

- *Locations Throughout The U.S. And Some Foreign Countries*
- *Extended Access Based On The Hours Of Operation*

Where Are Some Local Shared Branch Locations?

Locations in the immediate area are as follows:

Credit Union of New Jersey
225 East State Street
Trenton, NJ

Credit Union of New Jersey
1340 Parkway Avenue
Ewing, NJ

Locations coming soon to the immediate area:

Service Center
Route 1
Princeton, NJ

Service Center
To Be Determined
Princeton, NJ