



JERSEY CENTRAL
FEDERAL CREDIT UNION

JCFCU Express

1ST QUARTER 2018

CU HOURS & LOCATIONS

Main Office

23 North Ave East
Cranford, NJ 07016

Office Hours

Monday—Friday
9:00-4:30

Toll Free

888-772-3040

Fax

908-272-6029

Lost or Stolen Card

844-421-8999

On the Web

www.jerseycentralfcu.com

Shared Branching

5000+ Locations
Call 888-748-3266 or visit co-opcreditunions.org/locator to locate the branch nearest you. You can also download the locator app for iPhone and Android devices.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Happy New Year!

It's hard to believe that 2017 has come and gone already. This past year we were focused on expanding the products and services that provide our members with greater account access. Items such as ATM/debit cards, checking accounts, online banking with bill pay, and shared branching. Additionally, we are pleased to offer these conveniences without charging the outrageous fees that some other institutions do.

Members also benefited beyond just new product options. JCFCU member-owners received almost \$100k in dividends last year. That's right, our members benefit from our financial success, not some group of outside stockholders.

The year ahead is going to be filled with more new and exciting projects. We will be upgrading our core processing system and introducing more benefits like e-statements, a new online banking program, and mobile banking. We are also in the process of redesigning the JCFCU website to make information easier to find and more pleasing to look at.

We are committed to making sure that our members receive value from their credit union. Please share any feedback and we wish you all a Happy New Year!

Allpoint Surcharge-Free ATM Access

Never Pay Another ATM Surcharge!

We are part of the Allpoint ATM network - take advantage of these benefits today:

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- ▶ Use your current card
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- ▶ Start using Allpoint today

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Our Cardholders Enjoy Unlimited Surcharge-Free Access at Allpoint ATMs!
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Walgreens

*Look for the Allpoint logo to ensure your transaction will be surcharge-free. Not every retail location has an Allpoint surcharge-free ATM inside.



Any genius can tell you how much you'll save using online bill pay!

The higher postal rates go, the more you save with **FREE** Online Bill Pay from Jersey Central FCU. By paying your next ten bills using this **FREE** service, you'll save \$4.50. And, over the next twelve months, your savings will really add up.

With Online Bill Pay you can:

- Pay any bill, anytime.
- Schedule one-time and recurring payments in advance.
- Control when and how much you pay.
- Be assured that your payments will arrive on time.

Experience for yourself the time and money you can save. Enroll today in Online Bill Pay by going to jerseycentral.online-cu.com or calling us at (888) 772-3040 |



Popmoney is an innovative personal payment service that eliminates the hassles of checks and cash. Now, sending and receiving money is as easy as emailing or sending a text.

Send money to friends, family or almost anyone. All you need is their name and e-mail address or mobile telephone number to move money from your bank account to theirs.

To get started, go to jerseycentral.online-cu.com, log-in to Online Banking, click on the "Bill Payment" tab and then click on the "Popmoney" link.



OVER 5,000 SHARED BRANCHES

Feel right at home when you visit participating credit unions in all 50 states. For easy access to your money wherever you go.

Find the nearest location at co-opcreditunions.org/locator, call 888-748-3266, or download the CO-OP Shared Branch app for your mobile device.

Member Referrals

Know of a co-worker who does not already have membership in the credit union? Do you have any family members who might be interested in joining? Don't forget about our member referral program. For each new person you refer to the credit union, you will receive \$20. Spread the word!

Protect Yourself

Don't fall victim to fraud or scams. Follow these tips to help protect yourself.

- ⇒ Review bank and credit card statements regularly.
- ⇒ Check your credit report annually for free at www.annualcreditreport.com.
- ⇒ Avoid opening attachments or clicking on links contained in emails received from unfamiliar sources.
- ⇒ Avoid tax identify fraud by filing annual tax returns promptly.
- ⇒ Use strong passwords. Do not use the same password for multiple websites.
- ⇒ Be sure your home computer is protected with a firewall and antivirus / anti-malware software.
- ⇒ Avoid using public Wi-Fi or public computers to conduct online transactions.
- ⇒ Be wary of what you share on social media and who you're connecting with.
- ⇒ Children are regular targets of identity theft. Look for warning signs and take care to protect your child's information.
- ⇒ In general, be wary of offers that are too good to be true, require fast action, or instill a sense of fear.

Feel free to contact JCFCU with any questions or concerns.

2018 Holiday Schedule

We will be closed on the following days:

New Year's Day	Monday, Jan 1
Martin Luther King, Jr Day	Monday, Jan 15
President's Day	Monday, Feb 19
Memorial Day	Monday, May 28
Independence Day	Wednesday, Jul 4
Labor Day	Monday, Sep 3
Columbus Day	Monday, Oct 8
Veteran's Day	Monday, Nov 12*
Thanksgiving Day	Thursday, Nov 22
Christmas Day	Tuesday, Dec 25

* holiday observed



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Jersey Central FCU