



JCFCU Express

FALL EDITION 2016

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

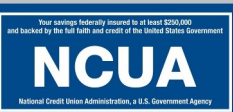
800-472-3272

On the Web

www.jerseycentralfcu.com

Shared Branching

5000+ Locations
Call 888-748-3266 or visit copcreditunions.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.

Past, Present and Future

Jersey Central FCU has been in business since 1937. Things have changed quite a bit since then but our purpose has remained the same – to take care of our members and help them overcome life’s financial challenges.

For many years, JCFCU was a place that members could go to set aside a little extra money for a rainy day or to get a loan. If a member needed more than that, they had to go to another financial institution to get it. We are pleased to say that this is no longer the case.

Over the last few years, we have made significant investments to expand our products

and services to bring more value to our members. Basic necessities such as checking accounts, electronic bill pay, direct deposit, and debit cards are now available here. Members can do their everyday banking with JCFCU and move away from the traditional for-profit banks that rely on fees for much of their income. We keep our fees to a minimum so members can keep more of their hard earned money.

JCFCU is still a place where members can save and borrow, but we also offer so much more. Moving forward, we want to be the first choice that our members think of when they have a financial

need. We want to provide convenient solutions that help our members meet their personal financial goals.

Some of the new solutions that we are currently evaluating include mobile banking, e-statements, and electronic lending. We plan to be around for many years and so we are constantly trying to evolve to keep up with industry trends, while focusing on our member’s needs.

We hope that you are pleased with the direction that JCFCU is heading and we welcome any suggestions or feedback. Thank you for your patronage and we look forward to a happy and healthy 2017.

JCFCU Joins Allpoint Network

INTRODUCING **Allpoint** 55,000 Surcharge-Free ATMs

Look for Allpoint at these convenient locations:

Visit allpointnetwork.com to find ATMs near you!



Holiday Loans

Beginning on October 1st we are again offering our holiday loan promotion. As in previous years the maximum amount will be \$2500.00 and the entire loan must be paid back within twelve months. If you presently have a balance on a previous holiday loan, you may borrow the difference between your outstanding balance and an amount up to \$2500.00. If qualified, the proceeds may be used for any and all holiday expenses.

Please call or email the credit union with any questions you may have concerning this offer. To apply please fill out our standard loan application, and insert "holiday loan" for the purpose you are applying.



Shop interest-free on thousands of products! No credit checks required and low, convenient payments automatically come out of your savings or checking account. Check it out!

www.mypaycheckdirect.com/JCFCU

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? Do not forget about our member referral program. For each person you refer to the credit union, you will receive \$20. Spread the word!

Pre-Paid Gift Cards

Stop worrying about which toy all the kids are asking for, what neck size your brother-in-law prefers in his shirts, or the name of your sister's favorite place to shop. Pre-paid Visa Gift Cards are just right for everyone on your list.

Visa Gift Cards are available in a variety of card designs and can be loaded with any amount from \$10 to \$1000. They provide the ideal solution for any occasion.

Visa Gift Cards can be conveniently used at



any location worldwide where Visa is accepted – including retail and online merchants — and for mail and telephone orders.

Stop in or contact us to purchase your Visa gift card today. There is a \$2.50 activation fee on each card purchased.

Holiday Schedule

We will be closed on the following days:

New Year's Day	Jan 1, 2016
Martin Luther King, Jr Day	Jan 18, 2016
President's Day	Feb 15, 2016
Memorial Day	May 30, 2016
Independence Day	Jul 4, 2016
Labor Day	Sep 5, 2016
Columbus Day	Oct 10, 2016
Veteran's Day	Nov 11, 2016
Thanksgiving	Nov 24 & 25, 2016
Christmas	Dec 26, 2016
New Year's	Jan 2, 2017



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Jersey Central FCU