



Mercer County NJ Teachers'  
Federal Credit Union

Golden Crest Corporate Center  
2271 State Hwy. #33, Suite 108  
Hamilton Square, NJ 08690

PRSR STD  
U.S. Postage  
PAID  
Allentown, PA  
Permit #550

## Awesome Autumn Loan Savings!

Details Inside

ISSUE 57

FALL 2006

# CHALK TALK

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

### Holiday Closings

#### Columbus Day

Monday, October 9, 2006

#### Thanksgiving Day

Thursday, November 23, 2006

#### Christmas Day

Monday, December 25, 2006

#### New Year's Day

Monday, January 1, 2007

### Current Standings

As Of July 31, 2006

Members .....4,439  
Assets .....\$24,336,835.99  
Savings & Deposits.....\$21,590,321.16



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 Wednesday:

9:00 A.M. - 5:00 P.M.

Thursday and Friday:

9:00 A.M. - 6:00 P.M.

Saturday: 9:00 A.M. - Noon

#### Web Site

[www.mcnjfcu.org](http://www.mcnjfcu.org)

#### E-Mail Address:

[www.info@mcnjfcu.org](mailto:www.info@mcnjfcu.org)



Federally Insured By The NCUA.



AMERICA'S  
CREDIT UNIONS

MP 9989 8/06 Marketing Partners (888) 641-1215

## Awesome Autumn LOAN SAVINGS!

Watch your mail for our "Awesome Autumn Loan Savings," featuring these great rates on Vehicle Loans and VISA® Credit Cards.

NEW VEHICLE LOANS As Low As	USED VEHICLE LOANS As Low As	VISA CREDIT CARD As Low As
5.15%	5.90%	7.50%
APR*	APR*	APR*

Transfer Balances & Save!

### Refinance & Save Instantly!

Refinance your high interest loan from another financial institution and take advantage of our everyday low rates. You can lower your payments and save every month! Plus, when you refinance with us, you'll receive a 1% Rebate up to \$500 on the amount refinanced. See us for details!

### Super Fall Bonuses!\*\*

- Receive a \$100 ExxonMobil® Cash Card on a Vehicle Loan over \$15,000!
- Receive a \$50 ExxonMobil Cash Card on a Vehicle Loan up to \$15,000!
- Receive a \$25 VISA® Gift Card on a credit card balance transfer of \$2,500 or more!



### Applying Is Fast & Easy!

Our Credit Union staff is always available to help you through our fast and easy application process. Simply stop by, call (609) 586-6669 or visit [www.mcnjfcu.org](http://www.mcnjfcu.org) to apply online.

Exxon Mobil Corporation is not a sponsor or co-sponsor of this promotion. ExxonMobil Cash Cards are issued and sold by SVM, an Illinois Limited Partnership. Subject to availability. \*APR=Annual Percentage Rate. Rate subject to change without notice. Other rates and terms available. Existing MCNJFCU loans not eligible for refinancing. Contact the credit union for complete loan details. \*\* ExxonMobil Cash Card will be given at loan closing and VISA Gift Card will be given upon balance transfer to MCNJFCU VISA Credit Card. Cash Cards and Gift Cards subject to availability.

## Ezstatements Have Arrived!

Mercer County NJ Teachers' FCU is happy to announce that we are offering a new service to our members, **Ezstatements!** With **Ezstatements**, you no longer have to receive paper statements in the mail.

It's simple – just sign up and you will receive an e-mail when your statement is ready. You simply log on to view your current statement. Even better, you will have peace of mind knowing that all your data is fully encrypted, safe and secure.

With **Ezstatements**, you can:

- View Statements Online
- View Past Statements
- Print Your Statement
- Save A Copy Of Your Statement On Your PC

Call the Credit Union at (609) 586-6669 to sign up, stop by the office or sign up online at [www.mcnjfcu.org](http://www.mcnjfcu.org).

## Holiday Skip-A-Payment

Need some extra money in your pocket to enjoy the holidays? Our Holiday Skip-A-Loan Payment Promotion will be mailed in early November. Members with loans (except Home Equity Loan products) will be able to skip either their December or January loan payment. The fee to skip a loan payment for the holidays is \$35.00 per loan. Watch for the postcard!

## New Employees

### Harold L. Ley

AVP/Operations

Harold lives in Mt. Laurel, NJ with his wife Maureen, daughter Kaitlyn, and son Aidan. He has over 10 years experience in banking operations and formerly worked as an Operations Officer with CoreStates Bank and an AVP with First Union Bank. Harold has a B.A. from Rutgers, an M.A. from SUNY-Binghamton, and also holds a State of NJ Teaching Certification in Computer Science Technology.

### Nancy Branin

Member Services Representative

Nancy lives in Bordentown, NJ with her husband Howard, daughter Kelly, and son Jeffrey. Nancy has over 19 years experience in banking and formerly worked as Head Teller for Bank of America.

## Officers

**Corine Radice**  
Chairperson

**Wesley Ewing**  
President/CEO

**Harry Conover**  
Vice-Chairperson

**Rocco Maruca**  
Treasurer

**Trude Schwartz**  
Assistant Vice-President/Lending

**Harold Ley**  
Assistant Vice-President/Operations

**Robert A. Platt**  
Secretary

## Board of Directors

**John Alphonse**

**Corine Radice**

**William Asterino**

**Carolyn A. Raynor**

**Harry Conover**

**Jeremy Parry**

**Rocco Maruca**

**Jason Taylor**

**Robert Platt**

## Supervisory Committee

**Linda Lichtfus, Chairperson**

**Virginia Francis**

**Dr. Richard Radice**

**Carolyn Raynor**

**Aren Urkowitz**

## Staff

**Joan Cunningham**

**Anastasia English**

**Deborah Johnson**

**Nancy Branin**

## American Home Mortgage

Your Credit Union is pleased to announce that we have partnered with American Home Mortgage to provide our members access to First Mortgage products through an in-house loan representative. Here is a brief statement from American Home Mortgage about themselves:

“American Home Mortgage is a national Mortgage banking company headquartered in Melville, New York. We are among the 20 largest retail Mortgage lenders in the U.S., offering over 1,500 loan products in our retail and wholesale holdings. AHM is licensed in all 50 states and the District of Columbia. CEO Michael Strauss started American Home Mortgage in 1987 as a small Mortgage broker company in New York City. Our mission is to create customers for life by providing innovative Mortgage products and related services while treating our customers with utmost respect, courtesy and unyielding integrity.”

### Meet Matthew Cornelison

Matt Cornelison graduated from Flagler College in St. Augustine, FL with a Business Administration major and Spanish minor. Now, Matt lives in Lawrenceville and is a member of the Mercer County Chamber of Commerce. As a loan officer for AHM Mortgage, Matt enjoys helping people afford the home they desire and making his client's dreams come true. Mr. Cornelison will maintain the following office hours at the Credit Union:

Monday	1:00 p.m. – 5:00 p.m.
Thursday & Friday	1:00 p.m. – 6:00 p.m.
Tuesday, Wednesday & Saturday	By Appointment
Available 24/7 via phone:	
During office hours (9-5)	609-333-8670 Ext 231
After office hours	609-731-9198

## Don't Get Scammed! Phish Bait

Although this is summer and time to relax, criminals are hard at work trying to scam the unsuspecting. Phishing is a popular scam used by internet-savvy crooks to obtain your personal and financial information by sending unsolicited e-mails that appear to be from a legitimate source, such as a bank, credit card company, or internet service provider. The e-mail will often look professional and even contain the actual logos of the company they purport to represent.

The common thread to all phishing scams is that they ask you to enter personal and or financial information either in an e-mail form or through a link to a phony website. **Don't be fooled** – legitimate businesses and financial institutions (including your Credit Union) will **never** ask you for this information via an unsolicited e-mail. If you have any doubts, contact the company that allegedly sent you the e-mail to verify its legitimacy. Remember – if it sounds too good to be true, it probably is!



## Member Rewards Program

Help your Credit Union grow and increase your savings at the same time! Refer a family member or co-worker to the Credit Union and you will be up to \$50 richer once they join:

- Earn \$10 by referring a co-worker or family member who becomes a member.
- Earn \$20 if a loan or new Checking Account accompanies new membership within the first 90 days.
- Earn \$50 if a new Checking Account and loan accompany new membership within the first 90 days.

Reward forms can be picked up at the Credit Union office or simply contact our office by phone at (609) 586-6669 and a staff member will send you the forms – you must complete and return them to be eligible for the reward.

## How It Works: ATM & Debit Card Transaction Posting

As disclosed in our membership and ATM/Debit Card application forms, the posting of ATM and Point Of Sale (POS) Debit Card transactions occurs on a delayed basis. It is important to understand how the posting of these transactions work, so that you can maintain accurate balance records and avoid overdrawing your account. Here is the posting schedule:

### Transactions Made

Saturday, Sunday, Monday

Tuesday

Wednesday

Thursday

Friday

### Will Post

Tuesday

Wednesday

Thursday

Friday

Monday

Keep accurate records of your transactions so that your account balance is correctly maintained to avoid overdraft fees and returned items resulting from Non Sufficient Funds (NSF). If you need a check register to help track your account balances, please contact the Credit Union and we will provide you with one.