



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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Announcing Extended Hours



ISSUE 53

SPRING 2005

CHALK TALK

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

Holiday Closings

Memorial Day

Monday, May 30, 2005

Independence Day

Monday, July 4, 2005

Labor Day

Monday, September 5, 2005

Current Standings

As Of March 31, 2005

Members4,467

Assets\$27,018,368.53

Savings & Deposits.....\$24,529,836.77



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



Member FDIC
Federally Insured By The NCUA



AMERICA'S
CREDIT UNIONS™

MP 7486 4/05 Marketing Partners (888) 641-1215

Building Update

For the past two years the Credit Union has been moving ahead with a plan to construct a new office designed to provide a greater level of service to our Credit Union members. Unfortunately, as the plans for the building became clearer it was determined by the Board that the cost to actually construct the building was too great and accordingly, the Board has cancelled its plans to build a new main office. The Board has not ruled out a new office and is considering all of its options in an effort to ensure the delivery of the best possible level of service to you, our Credit Union members.

Announcing Extended Hours Effective 1st Week Of May 2005

Effective the first week of May MCNJFCU will be extending the office hours of the Credit Union to allow more convenience to you, our member, in having access to the office to conduct your financial transactions. The following schedule will be in effect as of May 2, 2005:

Monday–Wednesday 9:00 a.m. to 5:00 p.m.

Thursday & Friday 9:00 a.m. to 6:00 p.m.

Your Link To More Office Locations

Your Credit Union is now a part of the Shared Branching Network linking Credit Unions nationwide that participate in the network. Shared Branching increases convenience for members to conduct their Credit Union business by offering over 1,660 locations.

Look for the Swirl Logo for a Shared Branch near where you live, work, and when traveling in the United States or some foreign countries.

Here is what you need to take with you to a Shared Branch:

- *The Exact Name Of Your Credit Union*
- *Your Account Number*
- *Valid Photo Identification And Government Issued Identification*

Standard Member Services offered at Shared Branch Facilities include:

- *Deposits Into Your Savings Or Checking Account*
- *Withdrawals In Cash Or By Check*
- *Transfer Funds Between Accounts*
- *Loan Payments*
- *Transaction History*



CU SERVICE CENTERS.®

The Member-Friendly Financial Network

Continued On Back

Office Locations... Continued From Front

Additional, Optional Member Services may be available at Minimal Fees:

- Money Orders And Travelers Checks
- Official Or Cashier's Checks
- Faxing & Notarizing Documents

You will still need to contact your Credit Union directly if you have:

- Questions About Statement Of Account
- Account Inquiry By Telephone
- Loan And Savings, CD Rates
- Direct Deposits And Payroll Deductions

Remember: Policies at a Shared Branch may differ from those at your Credit Union office(s). These include:

- Holds On Certain Types Of Checks And Money Orders
- Completion Of Deposit & Withdrawal Slips By Members
- Identification And Endorsement Verification Required

For a list of locations, visit the Credit Union Service Center Web Site at: www.cuservicecenters.com.

Area locations include:

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

Credit Union of New Jersey
1340 Parkway Avenue, Ewing, NJ

If you need additional information, contact the Credit Union office at 609-586-6669 and ask for a Member Services Representative at extension 22 or 23.

Officers

Corine Radice <i>Chairperson</i>	Wesley Ewing <i>President/CEO</i>
Harry Conover <i>Vice-Chairperson</i>	Rocco Maruca <i>Treasurer</i>
Trude Schwartz <i>Assistant Vice-President/Lending</i>	
Lisa Urbaniec <i>Assistant Vice-President/Operations</i>	
Robert A. Platt <i>Secretary</i>	

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
Kathleen DeFina
Virginia Francis
Linda Lichtfus
Dr. Richard Radice
Carolyn Raynor

Staff

Joan Cunningham
Anastasia English
Iwona Romanska

Spring Loan Savings

Home Equity Loans – It's never been more affordable to make home improvements, consolidate debt, take a vacation, and so much more! Borrow your available home equity (minus the balance of your first mortgage). Choose either a fixed rate Home Equity Loan or a variable rate Home Equity Line of Credit, and get the money you need at a great rate. Plus, you can take advantage of tax-deductible interest (available for most members).

Vehicle Loans – Before you start shopping, spring into the credit union for great rates and 100% pre-approved vehicle financing on your next new or used vehicle. Get the cash-in-hand negotiating power you need so you can buy the vehicle you want with payments you can comfortably afford.

Refinance & Save – If you have a higher interest loan with another financial institution, refinance your loan with us and you could save money instantly.

Bonus Rewards* – Borrow \$5,000 – \$20,000 and receive a \$25.00 Wal-Mart Gift Card. Borrow over \$20,000 and receive a \$50.00 Wal-Mart Gift Card. Plus, refinance any loan over \$5,000 and receive a 1% Cash-Back Bonus worth up to \$500.00.

Apply Today!

Stop by, call (609) 586-6669 or visit us online at www.mcnjtcu.org to fill out your online loan application.

*Gift Card to Wal-Mart® and 1% Cash-Back Bonus will be given at loan closing. A maximum of \$500 for 1% Cash-Back Bonus for refinanced loans from another institution. New money only.

Free Online Bill Pay – Now Available

MCNJTCU 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 Payment Express
- Demo The Product Then Complete The Online Enrollment Form
- Once Submitted, You Will Receive A Welcome Letter E-mail From A MCNJTCU Representative
- Begin Adding Payees Immediately And Paying 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.



MERCER COUNTY NJ TEACHERS' FEDERAL CREDIT UNION PRIVACY NOTICE AND DISCLOSURE

Mercer County NJ Teachers' Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our Credit Union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice you have questions, please contact us at 609-586-6669 (phone) or 609-586-1142 (fax), or write to: Wesley Ewing, Mercer County NJ Teachers' Federal Credit Union, Golden Crest Corporate Center, 2271 State Hwy. #33, Suite 108, Hamilton Square, NJ 08690.

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you for the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICE TO US

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to

other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, follow your instructions as you authorize or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Mercer County NJ Teachers' Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP

Mercer County NJ Teachers' Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!