



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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Permit #550



## Fall Loan Savings

ISSUE 54

FALL 2005

# CHALK TALK

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

### Holiday Closings

**Columbus Day**  
Monday, October 10, 2005

**Veterans Day**  
Friday, November 11, 2005

**Thanksgiving Day**  
Thursday, November 24, 2005

**Christmas**  
Monday, December 26, 2005

### Current Standings

As Of July 31, 2005

Members .....4,419  
Assets.....\$24,744,940.88  
Savings & Deposits.....\$22,231,948.21



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](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 8103 8/05 Marketing Partners (888) 641-1215

### Back-To-School Loan Sale!

Whether you want to purchase a vehicle, make home improvements, or consolidate your bills, we have the lending solution for you. Whatever your reason, our low rates and flexible terms make it easy to achieve your goals. Take a look at our Back-To-School Loan specials:

#### New Vehicle Loans

As Low As  
**4.75%**  
APR\* Terms Up  
To 72 Months

#### Used Vehicle Loans

As Low As  
**5.50%**  
APR\* Terms Up  
To 60 Months

#### Home Equity Loans

As Low As  
**4.75%**  
APR\* Fixed Rate  
Terms Up To 15 Years

#### Home Equity Line Of Credit

As Low As  
**6.25%**  
Variable Rate

### Gift Cards And Cash Back Rewards!\*\*

- Earn a \$50 Wal-Mart® Gift Card on all loans \$5,000-\$30,000 or a \$100 Wal-Mart Gift Card on Auto Loans over \$30,000!
- Plus: Refinance an Existing Loan over \$5,000 or transfer a credit card balance of at least \$5,000 and receive a 1% Cash Back Reward up to \$500 deposited into your account!



### Apply Today!

This special offer ends November 30, 2005!  
Stop by the Credit Union today, call  
(609) 586-6669 or visit us online at  
[www.mcnjfcu.org](http://www.mcnjfcu.org) for more  
information and to apply.

Mercer County New Jersey Teachers' FCU is not affiliated with Wal-Mart® Stores, Inc. The services, products, or activities of Mercer County New Jersey Teachers' FCU are neither endorsed nor sponsored by Wal-Mart Stores®, Inc.

\*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Contact the Credit Union for complete loan details.

\*\*Gift Cards 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.

### Supervisory Committee Member Needed

If you are a retired member of the Credit Union and would be interested in volunteering some of your time each month, we have an opening on our Supervisory Committee. This committee consists of volunteers who serve in the capacity of acting as internal auditors for the Credit Union. The committee members volunteer a few hours two or three days a month. If you are interested and have time to volunteer, please contact Linda Lichtfus, Supervisory Committee Chairperson, at (609) 586-0928.

## Announcing Saturday Hours

On May 5, 2005, MCNJTCU began offering extended hours on Thursday and Friday evening, remaining open until 6:00 p.m. Effective September 10, 2005, MCNJTCU will be open on Saturdays from 9:00 a.m. – 12:00 noon for your added convenience. The Credit Union will be providing a teller and a loan officer for the late evenings and Saturday hours to provide you with additional opportunities to conduct your financial transactions. The Board and management of the Credit Union are responding to the Convenient Access Survey, which was conducted at the end of the first quarter of 2005, which indicated your need for more access to the Credit Union. If you have additional suggestions as to how the Credit Union can serve your needs, please let one of the staff know and we will try to be accommodating.



### Officers

**Corine Radice** **Wesley Ewing**  
*Chairperson* *President/CEO*

**Harry Conover** **Rocco Maruca**  
*Vice-Chairperson* *Treasurer*

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

**Lisa Urbaniec**  
*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**

### Staff

**Joan Cunningham**  
**Anastasia English**  
**Deborah Johnson**  
**Iwona Romanska**

## Refinance With Us And Put Some Cash In Your Pocket!

MCNJTCU is offering a 1% rebate up to \$500.00 for any of our members who refinance any existing Home Equity Loan, Auto Loan or Personal Loan from another financial institution with us. Your rebate of up to \$500.00 will be deposited into your Savings Account. Enjoy low rates, quick approval times and no fees. And, as an added benefit, the Credit Union might be able to offer you an even lower interest rate than you are currently paying, which will put even more money in your pocket! Contact a Loan Officer today by calling **(609) 586-6669**.

## Bill Payment Express

Bill Payment Express is a free online bill payment service now available through your Credit Union. As a user of this service, you can pay any company in the U.S., schedule payments in advance, add an unlimited number of payees and have access to a live chat with a Member Service Representative Monday through Friday 7:30 a.m. to 11:00 p.m. EST. Get started today by logging on to the Credit Union's website at [www.mcnjtcu.org](http://www.mcnjtcu.org) and clicking on the Bill Payment Express link. Manage your finances easily with this new service and get peace of mind knowing your bills are paid on time, every time. Simply set up your bills for payment and let Bill Payment Express do the rest, saving you valuable time and money.

## Welcome Our New Employees

Please stop by the office and meet Anastasia English, our new Member Service Representative. Anastasia started working for the Credit Union on March 28, 2005. She previously worked for Fleet Bank and Bank of America. She and her husband, Chris, reside in Hamilton.

Please join us in welcoming Anastasia.

MCNJTCU would also like to welcome Deborah Johnson to our team.

Debbie was employed by the Credit Union on April 11, 2005. She is our new Loan Officer, and she comes to us from a long and successful career with Sovereign Bank. Debbie lives in Burlington with her husband and daughter. If you need a loan, stop by Debbie's office and she will gladly help you with your lending needs.



## Shared Branching

A new service that became available in early March allows our members to visit other Credit Union offices that are in the Shared Branching Network and perform financial transactions as if they were in the MCNJTCU office. There are over 1,700 locations throughout the country. Locations in the immediate area include:

- Credit Union of New Jersey, 225 East State Street, Trenton, NJ
- Credit Union of New Jersey, 1301 Parkway Avenue, Ewing, NJ

Locations coming soon include:

- Service Center, Route 1, Princeton, NJ

## Holiday Skip-A-Pay

Need some extra money in your pocket to enjoy the holidays? Our Holiday Skip-A-Payment Promotion will begin in November. Members with loans (except for Home Equity Loan products) will be able to skip either their November, December or January loan payment. The fee to skip a loan payment for the holidays is \$35.00 per loan. Be sure to watch for the promotional postcard in the mail, and return it to the Credit Union to take advantage of this great offer!

