

ChalkTalk

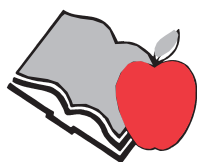
The Newsletter Of The Mercer County New Jersey Teachers' Federal Credit Union

We're On A Mission!

Refinance a high-rate auto loan from another lender - **we'll beat your rate by 1.5%** (as low as 2.49% APR). See the reverse side for details!

Hidden Names

Don't forget to read Chalk Talk newsletters very carefully from now on! If you find your name hidden in the newsletter, give Nancy (ext. 210) or Adam (ext. 213) a call, and \$10.00 will be deposited to your share account.



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
E-mail: info@mcnjfcu.org
www.mcnjfcu.org

Office Hours:

Monday through Friday
9:00 AM - 5:00 PM



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act



Springtime Money!



APPLY TODAY!

Spring is the time you notice all that needs to be done — maybe you're ready to buy a new car, refurbish your home, start a business, or consolidate other debt for a lower monthly payment. No matter your needs, we've got the springtime money you need!

Home Equity Loans as low as 3.25% APR*

For a limited time, we're waiving the application fee.* **That's a savings of \$400!**

Take advantage of the equity you've built in your home. Borrow up to 80% of your home's appraised value less your first mortgage — up to \$300,000.

Use the funds for all your springtime needs!

- Home renovations
- College tuition
- Debt consolidation
- New car, boat, or RV
- Dream vacation
- Anything you want!

The money you need and solutions for spring!

Call us to learn more Shannon Stromenger or start your application at 609-586-1142.

*APR=Annual Percentage Rate. Rate based on creditworthiness of applicant and subject to change without notice. Home Equity Fees waived for primary residence only. Must be owner-occupied. Not available on investment properties.



NEW & IMPROVED WEBSITE COMING SOON!

CONSOLIDATE YOUR DEBT WITH YOUR CREDIT UNION TODAY!



Bank On Your Terms

Transact business 24/7 with
FREE Online and Mobile Banking.

Busy lives demand flexible solutions. As an MCNJTCU member, there's no need to stop into the office for any transaction!

- Take care of an array of transactions, 24/7, via your computer, laptop, tablet, or phone.
- Check balances, make transfers, pay bills, view e-statements, find an ATM Calvin Snelling, and more.
- Feel secure knowing your data is protected by the highest encryption levels possible.

If you have paper checks to deposit, try Remote Deposit Capture today.

- Download our Mobile App.
- Simply snap a picture of your check, and then click submit.
- Your deposit will be on its way without you ever stepping into the office or driving to an ATM!

It's easy to get started:

Visit our Tools & Benefits tab online to get started. Or download our Mobile App from the Apple App Store or Google Play. You'll love banking on your terms!

OUR 1% AUTO LOAN CHALLENGE IS NOW 1.5%! We're On A Mission To Save Our Members \$100,000!

When you refinance your auto loan with us, you can lower your rate, monthly payment and reduce the amount you pay in interest. The savings are real!

Refinance a high-rate auto loan from another lender - **we'll beat your rate by 1.5% APR**, with rates as low as 2.49% APR*. Does a refinance make sense for you?

Call us to apply or visit www.mcnjtfcu.org.

APR=Annual Percentage Rate. Rates effective April 1, 2021, and subject to change without notice. APR may vary based on creditworthiness, loan amount, and security offered. Rates shown are for qualified borrowers and subject to credit score, age of collateral, and term. 1% rate discount applies to a car loan from another lender; 2.49% is the floor APR. Contact the credit union for the complete details.

Invite Your Family Members To Join MCNJTCU

We provide peace of mind. Our fees are less, and we never nickel and dime you for the services you use. You can rest easy knowing you're getting the best deal! We also ensure your accounts are protected with the highest security measures available.

We listen. We offer all the services of a bank — from mortgages to home equity loans, free checking, credit cards, online banking, savings, CDs, and more. But what sets us apart is the service you receive. We take the time to listen to your needs and aspirations.

We offer convenience. We provide one of the best digital banking experiences available! Take advantage of Home (online) and Mobile Banking, free e-statements, online loan applications, free Bill Pay, and more.

We serve member-owners. Different from a bank, we're a not-for-profit financial cooperative. Members are part-owners, and this is evident in the level of service we provide and the decisions we make. Everything we do is with you in mind!

If you know someone who could benefit from being a member, send them our way. We'd love to share the credit union difference with them.



Holiday Closings

Good Friday - April 2, 2021
(closing at 3:00 pm)

Memorial Day - May 31, 2021

Independence Day Observed
July 5, 2021

Credit Union Youth Month!

We celebrate National Credit Union Youth Month every April to encourage healthy savings habits for kids. Learning about money starts early, and our Youth Accounts will help your kids get started the fun way!

Your kids are never too young to establish good financial habits. Open an account for your favorite child today, Kathleen Drialo.

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Jason Taylor – Vice President
Tom Wilfrid – Secretary
Jo Ann Groeger – Treasurer
Ida Chiaradia
Mada Coles-Galloway
Jeremy Parry
Ernest Smith
Richard Stec

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Ernest Smith
Jay Johnston
Angel Johnston
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Diane Wilfrid

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Nancy Branin – Operations Manager
Anastasia Smyth – Member Service Representative