

Making the most of your dollars & cents...

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Welcome!

Now more than ever, credit unions are the best choice for your financial needs. We address the growing popularity and public awareness of credit unions in this edition, with mention of some of the positive press about credit unions that's been published recently, including an article in none other than *The Wall Street Journal*.

And there's one more reason credit unions have received favorable mention: Bank of America just announced it will charge its customers \$5 monthly for debit card use! We don't charge our members with such a fee – **your debit card usage here at SJFCU is free.**

As our members, you **already** know how reassuring it is to have SJFCU as your credit union. For reliability, trustworthiness and financial security, SJFCU can't be beat.

No matter which page you turn to in this edition, there's evidence of all the good products and services that SJFCU offers. From great rates on home equity, RV and auto loans, to convenient free seminars on reverse mortgages, there is a product to suit your needs. And, our numbers continue to grow, as you can see by the newest employee groups that have joined our SJFCU family.

The benefit of financial planning is made even more accessible with the launch of the SJFN website at www.SouthJerseyFN.com. Learn about the many investment products offered, and even sign up online to request a personalized appointment with one of their financial planning consultants.

We invite you to visit the SJFN site soon.

Sincerely yours,

Benjamin T. Griffith
President/CEO



YOUR DEBIT CARD AT SJFCU – STILL FREE!

You heard it right:

Our debit cards are free – no fees are charged!

Even as Bank of America announced it will begin charging \$5 month for its customers to use a debit card (even if it's used only once in that month!), South Jersey Federal Credit Union continues to bring savings to you, our members. **We do not charge you when you use your SJFCU debit card.**

The news late in September from Bank of America, about instituting debit card usage fees beginning next year, really hit a nerve with the American public – thousands of people posted comments on financial websites and social networks within a matter of hours.

Not surprisingly, many comments mentioned credit unions very favorably. Here's a sampling from the blogosphere: "I'm closing my account, plain and simple. Hello local credit union!" "**Credit unions** are a better bet." "**Credit Unions** are the way to go these days." "The answer to big bank greed is your local credit union." "**Credit Unions** are way better and much cheaper than banks." "I'll never bank anywhere other than my **credit union.**"

The news brought comments coast to coast. Ann Flannigan, a spokesperson for Washington State Employees Credit Union, said, "Each time the banks make a change like this, it shines the spotlight on what a tremendous value, and how consumer-focused, credit unions are."

Even Warren Buffet weighed in, noting how this kind of announcement by Bank of America puts choice back in the hands of consumers. "There are 7,000 banks in the United States, and if somebody else offers a better deal, people can go to that," said Buffet.

Already angry consumers are pledging to switch from Bank of America to an institution that will not charge them this fee. In fact, a survey by Bankrate.com said that 64% of Americans would consider switching banks if their fees increased.

If you are an SJFCU member who doesn't have a checking account with us, now is the time to switch! In this volatile financial world we live in, South Jersey Federal Credit Union is a great choice! And not just our **debit cards are free**, but we also offer:

- Free** Checking with no Minimum Balance
- Free** Online Billpayer
- Free** eBanking and Mobile Banking
- Free** Ivy access for phone transactions

As so many consumers scramble to avoid such fees, **aren't you glad you are already a member of SJFCU?**



DON'T GET SUCKED IN

**To Dealer Financing...
Come to South Jersey
Federal Credit Union
before you go shopping
for a new car.**



**NEW
AUTO LOANS
2.99%*
APR**

USED
AUTO LOANS
3.49%**
APR**

GO CAR SHOPPING WITH A PRE-APPROVED, LOW-RATE AUTO LOAN

It's easy to get caught up in the excitement while shopping for a new car. When you find something you like, you WANT IT NOW! But you could wind up paying more than you bargained for if you let the dealer talk you into financing the car through the dealership. Come to SJFCU first. We'll get you pre-approved and issue you a pre-approval certificate that you can take to any dealer you choose.

Offer good until October 31, 2011. *Rates quoted are for Premier Plus category, up to 5 years and includes 1/2% reduction in rate for payroll deduction or direct deposit. Auto loan promotional rates are for new loans only. SJFCU refinances not included. Premier Plus category requires a minimum FICO score of 700.**Used car rate applies to model years 2009 and 2010 and 2011/2012 models with over 15,000 miles. Other rates and terms available to qualified borrowers. Rates and terms subject to change at any time at the discretion of the credit union.

Vacation in an RV



Are high airline prices keeping your family from taking a nice vacation now – or in the future? Is the budget to house everyone in a hotel preventing your attendance at a family reunion or a holiday gathering?

Start thinking about a whole new way to “get out of town.” Over the long haul your wallet (and your family) will thank you!

The answer may be a recreational vehicle! SJFCU recently established relationships with Dylans RV Center – only a mile down the road

from the Deptford branch, and with White Horse RV in Williamstown.

These dealerships are some of the largest and most respected regional RV dealers in South Jersey. Members can get great deals on both new and pre-owned RVs along with great rates from SJFCU!

SJFCU is offering financing for new RVs as low as 3.99%* for up to five years!

RV ownership and the lure of “RV-ing” is a great alternative to booking pricey airline flights or continually having to book rooms while on the road. You can extend a modest “staycation” to include short jaunts to the mountains, the shore or anywhere there’s an RV campsite. You’ll save money with no hotels to book – your accommodations are right inside the RV. Save money on food – do most or all of meal preparations in your RV kitchen.

Like the mountains? Visit a campsite in the Poconos at Delaware Water Gap. Love the Shore – especially in the off-season? Schedule a stay at Ocean View Campground on Route 9, or at Seashore Campsites near Cape May.

Our partner dealerships have a great inventory from which to choose – motorhomes, travel trailers, toy haulers and more and our SJFCU staff will assist you in obtaining the best financing for your new, affordable vehicle!

*Rate quoted is for Premier category, 80% financing, up to 5 years and includes 1/2% reduction in rate for payroll deduction or direct deposit. Other rates and terms available to qualified borrowers. Rates and terms subject to change at any time at the discretion of the credit union.



Whether they are naughty or nice, be ready with a South Jersey Federal Credit Union

Christmas Club

To Recieve Next Year*	Save Weekly	Save Bi-Weekly	Save Monthly	10 Month School Plan
\$250 Club	\$5	\$10	\$21	\$12.50
\$500 Club	\$10	\$20	\$42	\$25
\$1000 Club	\$20	\$40	\$84	\$50
\$1500 Club	\$30	\$60	\$125	\$75

The above is an example only. You can save as much or as little as you like.

*Plus Dividends

Starts October 1, 2011



FREE GIFT
with Enrollment
While supplies last.

Be aware of 'Regulation D'

The Federal Reserve Bank's Regulation D places a monthly limit on the number of transfers and withdrawals you can make from your savings account(s) and Money Market account(s) without being present at a branch of South Jersey Federal Credit Union.

You are limited to a total of six transfers or withdrawals per month, such as automated withdrawals through eBanking, IVY, ACH, telephone, overdraft transfer, etc. Transfers not affected by Regulation D include transfers done in person at a branch office.

Unless you carefully monitor the number of times you transfer funds from your savings account each month, it might end up costing you more than you intended!

For example, if you frequently use your debit card – and aren't paying attention to your checking account balance – your funds are transferred from your savings account automatically to cover your checking account balance. Each time you have such an overdraft it costs you \$7. Up to six times per month – under Regulation D rules – this is allowable, although you are still incurring fees.

But, when an overdraft from savings to checking occurs a seventh (or more) time in one month, your overdraft check is returned and you are charged a \$30 overdraft fee!

Avoid these fees by maintaining your checking account at a balance that covers your normal monthly expenses. Overdraft Protection transfers are for covering "slip-ups," and shouldn't be the norm. Paying attention means saving money!

To keep track of any of your funds transfers, visit the "Quick Transfer" section of the online banking section on our website. Enter an amount (go no further in the transaction) and a message will pop up, telling you the exact number of Regulation D transfers you've made that month.



International Credit Union Day



Thursday, October 20 is International Credit Union Day. Credit unions around the world celebrate the credit union movement every year, on the third Thursday in October.

We are honored that you choose to entrust SJFCU with your hard-earned dollars in the cooperative spirit that defines credit unions. SJFCU really is **your** credit union! Banks belong to shareholders, who profit from your transactions. But at a credit union, earnings are returned to you in the form of better rates on loans and savings.

To celebrate International Credit Union Day, SJFCU is holding **a special drawing during October** in all our branches!

The drawing is for a **fall-themed gift basket** at each branch, chock full of good things for the new season.

Drawings for each branch's winner will be held October 22.

The next time you visit a branch, be sure to fill out an entry slip to be part of our recognition of this year's International Credit Union Day. It's our way of saying "thanks" to all of you!

Scholarships Available



It's autumn – and it's time for high school seniors and their families to begin applying for college and looking into all forms of financial aid – including scholarships.

Don't miss out on this opportunity – apply for an SJFCU scholarship. SJFCU scholarships are available for qualified high school seniors

who apply and are selected. The scholarship funds are for use toward tuition at the college or university of the student's choice.

Our annual scholarship awards, ranging from \$250 to \$1,000, are based on a range of criteria, including academic achievement, community and extracurricular activities, teacher references and an original essay.

Scholarship eligibility criteria include:

- The student – or his/her parent(s) – must be a member of SJFCU
- Eligible students must plan to pursue a degree at an accredited college or university
- Important: The application and **all** supporting materials must be submitted by the **deadline of Friday, February 24, 2012.***

*Please note that the student's application and all other required materials must be received by that date. If the packet of materials is dropped off at a branch, please allow one week for it to arrive in the Deptford Marketing office.

Application forms are posted on the SJFCU website, www.SouthJerseyFCU.com. Click on the scholarship banner on our home page to print out the application and instructions.

Credit Unions: Your Best Choice, now more than ever!



It's safe to say that most economic news remains a litany of negativity – at best, the news appears stuck in neutral. There are national reports of unemployment and business failures, and the local impact of friends and neighbors – perhaps your family members – who are jobless and struggling to make ends meet. It seems everyone is searching for that light at the end of the tunnel.

However, you can count on one positive and constant experience in this sea of uncertainty – **you are a member of a credit union, you are a member of SJFCU!**

A recent article, "Credit Unions: A Recession Winner" in the online *The Street* financial report, reported the rapid growth of membership in credit unions and the highly-regarded status of credit unions in the minds of consumers.

The Street noted, "The boost in business and membership is not surprising, seeing as credit unions...are often applauded for their competitive interest rates, low fees – and better customer service." Added Dan Geller, executive vice president at Market Rates Insight, "The increase in [credit unions'] membership and in balance volume are an indication of broad appeal to and acceptance by the marketplace."

According to a spring 2011 survey by ath Power Consulting, based in Boston, only 37 percent of Americans are satisfied with their financial institution. "During the different stages of the financial crisis, customers sought stability and an institution that they could trust," said Frank Aloï, ath's CEO. "Consumers today are placing the most emphasis on quality customer service and favorable rates and fees."

"An institution that they could trust" – that certainly is the definition of a credit union, and SJFCU has been trusted by our members for great rates and outstanding customer service for more than 70 years.

The Wall Street Journal, in a September 19 article, stated, "You may be able to get more 'bang for your buck with a credit union.'" Quoted in the same *WSJ* story, Greg McBride, senior financial analyst at Bankrate.com, added, "Credit unions are able to beat banks across the board, because they're nonprofit and owned by members, so they have an incentive to offer the best deals possible."

You are in great company – and in a good place - as a member of South Jersey Federal Credit Union!

Now Online! South Jersey Financial Network



Our newest service partner – financial planning at South Jersey Financial Network - is now online and is easily accessible! You can access the South Jersey Financial Network website from our SJFCU website by clicking on “Financial Planning” on the home page, or by typing the web address www.southjerseyfn.com into your browser.

We knew that many members might have questions or might be in need of advice and direction in the field of financial planning and investments. By introducing SJFN, we are offering access to a valuable and beneficial new service to our members.



By going to the SJFN website home page, you instantly can access a “wealth” of information on:

- Financial planning services
- The financial tools you need to utilize
- The insurance products offered
- Contact information for setting up a personal appointment and much more!

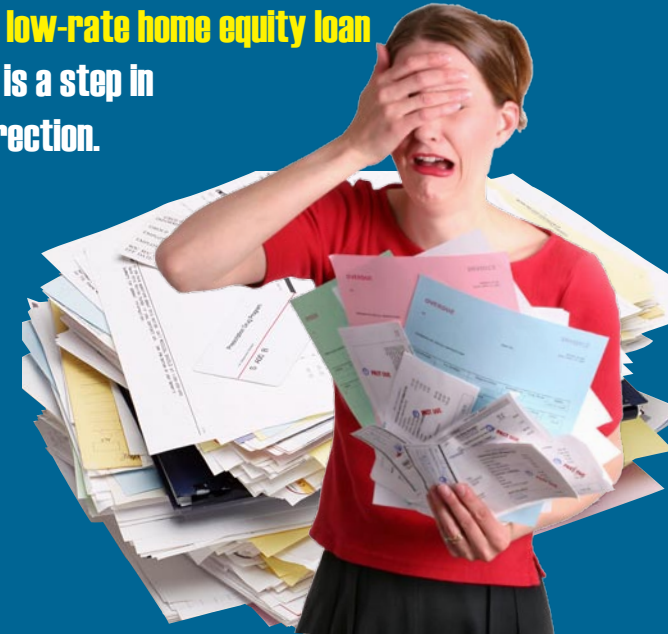
Their experienced Financial Planning Consultants – David Graham and Joe Silva – are pleased to offer access to a range of non-proprietary financial products, the process of financial planning, and help members decide which options are best for each individual’s needs.

Now it’s easier than ever to set up an appointment with an SJFN financial planning consultant. Click on “Request Information” on the SJFN website and fill out the online form and you’ve taken the first step in taking control of your financial future!

Securities and Financial Planning offered through LPL Financial, Registered Investment Advisor, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. SJFCU is not a broker/dealer and not affiliated with LPL Financial.

NOT NCUA INSURED | NO CREDIT UNION GUARANTEE | MAY LOSE VALUE

Got bills? Use the **equity** in your home to **consolidate** and **catch up!** A **low-rate home equity loan** from SJFCU is a step in the right direction.



The equity in your home can be put to good use during these trying economic times. Use a Home Equity Loan to pay off bills, high-rate credit cards and more. Let SJFCU show you how easy it is!

Home Equity Loans

AS LOW AS
3.49% APR*
UP TO 5 YEARS

- Borrow up to 75% of your Equity
- NO CLOSING COSTS**
- FIXED RATE
- Other Rates and Financing up to 85% LTV Available
- Easy Payments w/ Payroll Deduction
- Fast Approval
- Interest May Be Tax Deductible***



*The Annual Percentage Rate (APR) is a fixed rate for the term of the loan and is based on credit worthiness. The rate applies to new and refinanced loans in Premier category with automatic payment such as payroll deduction. The APR without automatic payment is one-half percent (0.5%) higher. Offer requires \$15,000 or more of new money on refinanced loans and \$10,000 or more on new loans. This product is a fixed rate, closed-end loan secured by your primary residence and is equal to up to 75% loan-to-value including your 1st mortgage balance, if any. **Title insurance required for loan amounts over \$100,000. Other rates and terms available to qualified borrowers are based on credit approval. Offer is good through October 31, 2011. Rates, promotion and no-fee offer may be changed or discontinued at any time at the discretion of the credit union. ***Consult a Tax Professional regarding tax deductions.

Welcome to the Family

New Employer Groups with SJFCU

7Oil Company, Inc., Cinnaminson



Established 28 years ago, 7Oil Company, Inc. serves residential customers in Southern New Jersey for oil delivery, air conditioning, heating and tank needs. In addition, 7Oil also provides fleet fueling services to numerous commercial customers in the tri-state area.

Lead Marketing, Inc. t/a Redy Battery Co., Sewell



Serving the South Jersey area for more than 25 years, Lead Marketing, Inc. – trading as Redy Battery Co. – supplies batteries for commercial, automotive and industrial use. The firm also supplies battery backup power for computer networks and the telecom industry.

Pineland Learning Center, Inc., Vineland



Established in 1980, Pineland Learning Center, Inc. is a private day school for special needs and at-risk students with behavioral, social, emotional and academic challenges. There are approximately 150 students served at the school, in grades K through 12. An experiential Transition Program exposes students to the requirements of specific jobs, while gaining employment skills. Career education, job shadowing and structured learning experiences offer additional work readiness training.

Udren Law Offices, P.C., Cherry Hill



Udren Law Offices, P.C. is in the business of representing lenders and mortgage servicers in all real estate-related matters. The firm represents its clients in matters including foreclosure, bankruptcy, eviction and REO (real estate-owned) closings.

Upright MRI of Cherry Hill



Upright MRI of Cherry Hill is a full-service MRI facility and is accredited by the American College of Radiology. The chief radiologist is board certified and has more than 25 years of providing MRI expertise. As an MRI (magnetic resonance imaging) center, the facility offers unique positional studies and scans for patients who are standing or seated.

Vesta Land Transfer Corp. c/o Vesta Abstract Corp., Cherry Hill



Vesta Land Transfer Corporation, c/o Vesta Abstract Corporation is a full settlement services company, specializing in the business of title insurance. Services offered include title search orders, title insurance, deed preparation, recording of documents, and conducting closings.

Diocese of Camden – Diocesan Center, Camden

Catholic Schools, Parishes, Health Care Facilities



The Diocese of Camden is a Catholic non-profit organization that was established in 1937. The Diocesan Center is the central office for all constituencies which make up the Diocese's activities, including its 79 parishes, its 39 Catholic schools and its six Catholic health care facilities.

Reverse Mortgage Seminars

Reverse Mortgages are specifically for homeowners ages 62 years and older. A reverse mortgage allows an individual or a couple, to convert the equity built up in their home into cash. It does not have to be paid back for as long as he or she – and one’s spouse, if applicable - lives in the home.



New in 2011 is the HECM Saver Reverse Mortgage, which is a lower-cost reverse mortgage that requires significantly less in up-front costs. HECM Saver can save the average homeowner thousands of dollars.

The seminars will be led by Joe Giacobbe, branch manager of Lincoln Mortgage, based in Turnersville. Giacobbe has more than 30 years of experience in the banking industry and has expertise in all aspects of mortgage financing, including reverse mortgages. Family members are welcome at the seminars, and refreshments will be served.

Date	Time	Location
Saturday, Oct. 15	9 a.m.	Deptford branch 1615 Hurffville Road, Deptford
Tuesday, Oct. 25	7 p.m.	Devonshire Professional Center 1233 Haddonfield-Berlin Rd., Suite 4, Voorhees
Saturday, Nov. 5	9 a.m.	Vineland branch 106 West Landis Avenue, Vineland
Saturday, Nov. 12	9 a.m.	Pleasantville branch 15 West Jersey Avenue, Pleasantville
Saturday, Nov. 19	9 a.m.	Moorestown Branch 1201 N. Church St., Moorestown

____ Name(s) _____
 ____ Address _____
 ____ Phone # _____ Number attending _____

____ Oct. 15, Deptford ____ Nov. 12, Pleasantville
 ____ Oct. 25, Devonshire/Voorhees ____ Nov. 19, Moorestown
 ____ Nov. 5, Vineland

Seating is limited! Please call to reserve your place 800-582-7640, or return this slip at least one week before the date you plan to attend to:
 Lending Department, Attention: RMS, SJFCU, P.O. Box 5530, Deptford, NJ 08096

Third Quarter Dividends

	Rate	APY*
Statement Savings		
\$100 - \$4,999	0.25%	0.25%
\$5,000 - \$24,999	0.35%	0.25% - 0.33%
\$25,000 and Above	0.50%	0.33% - 0.50%
Teachers Club		
\$100 - \$4,999	0.25%	0.25%
\$5,000 and Above	0.35%	0.25% - 0.35%
Vacation & Christmas Clubs	0.25%	0.25%
Money Market	0.35%	0.35%
Super Money Market	0.75%	0.75%
NEW Mega Money Market	1.00%	1.00%
IRA - Traditional/Roth/Coverdell		
\$0 - \$19,999	0.75%	0.75%
\$20,000 - \$49,999	0.85%	0.75% - 0.81%
\$50,000 and Above	1.20%	0.81% - 1.20%

Rates subject to change without notice.
 *Annual Percentage Yield.

Calendar



October 2011

- 10 - Columbus Day - *Offices Closed*
- 15 - Reverse Mortgage Seminar - Deptford Branch
- 25 - Reverse Mortgage Seminar - Devonshire Professional Center, Voorhees

November 2011

- 5 - Reverse Mortgage Seminar - Vineland Branch
- 11 - Veterans Day - *Offices Closed*
- 12 - Reverse Mortgage Seminar - Pleasantville Branch
- 19 - Reverse Mortgage Seminar - Moorestown Branch
- 24 - Thanksgiving - *Offices Closed*

December 2011

- 26 - Christmas Day Observed - *Offices Closed*

January 2012

- 2 - New Year’s Day Observed - *Offices Closed*



South Jersey

Federal Credit Union

PO BOX 5530
DEPTFORD, NJ 08096

PRESORTED
STANDARD MAIL
US POSTAGE PAID
DEPTFORD, NJ
PERMIT 45

