

There's a car in your future!

Whether you want a Pickup Truck, Mini Van or Sports Car . . . when you're ready for your new vehicle, South Jersey Federal Credit Union is waiting to help you. Our friendly loan staff is here to assist you through the easy steps of completing an application so you'll be behind the wheel in no time.

New Car
Loans
from **4.99%***
APR
Up to 3 Years

Used Car
Loans
from **5.24%***
APR
Up to 3 Years

Fast Approval

Receive an answer on your financing within 30 minutes of application (or within 1 hour of opening).

Loan Protection Insurance

Covers your auto loan with the credit union in the event of your death for up to \$15,000 at no direct cost to you.

GAP Insurance

In the event your vehicle is stolen or totaled in an accident, GAP Insurance covers the difference between what you owe on your loan, and what your insurance company will pay. It also includes \$1,000 down payment credit toward a replacement vehicle if you finance through SJFCU within 60 days of the incident.

Flexible Rates and Terms

Our competitive rates offer maximum flexibility and convenient terms.

Easy Payments

With Direct Deposit or Payroll Deduction.



**Apply by phone,
online or in person!
Mention Promo Code AL210**

*Offer good until March 31, 2010. Rates quoted are for Premier category, up to 3 years and include 1/2% reduction in rate for payroll deduction. Other rates and terms available to qualified borrowers. Rates and terms subject to change at any time at the discretion of the credit union.



Last Call for Scholarship Applications – the deadline nears!



Our scholarship deadline is only weeks away! If there's a high school senior in your household who's planning to attend college beginning in fall 2010, then urge him or her to apply now for an SJFCU scholarship. **The deadline for receipt of all materials required for consideration is Friday, February 26.**

The annual scholarship awards, ranging from \$250 to \$1,000, are based on a variety of criteria, including academic achievement, involvement in community and extracurricular activities, teacher references and an original essay. To be eligible, the student – or his/her parent – must be a member of South Jersey Federal Credit Union. Eligible students must also plan to pursue a degree at an accredited college or university.

Detailed scholarship information and application form can be found on the SJFCU website, www.SouthJerseyFCU.com. Click on "Apply for an SJFCU Scholarship" to access. **Remember the deadline: Friday, February 26!** ****All applications and supporting materials must be received in the Deptford marketing office by that date.**

Three Lending Officers Earn Certification

Jim Hartmann, SJFCU vice president/lending, and loan officers **Veronica Cowley** and **Nick Marchionne**, recently earned accreditation as Certified Credit Counselors, from the National Association of Certified Credit Counselors (NACCC).



The NACCC is a non-profit, membership based organization that oversees the education and certification requirements of its members through credentialing, certification and continuing education.

Among the areas that trained NACCC counselors cover in their course of study are the Fair Debt Collection Practices Act, bankruptcy laws, negotiating with creditors, detecting harmful spending habits and setting up debt management programs. In the largely unregulated debt counseling industry, certification by the NACCC remains a gold standard for financial professionals.

This additional training and certification earned by Hartmann, Cowley and Marchionne is yet another tool by which they can offer guidance to members in varied areas of financial health.

Take Advantage of Special CD Rates

Act now on a very special offering from SJFCU to mark our 70th anniversary year. For a limited time only, there are three new 70th anniversary Special CDs (and IRA CDs) with rates you're sure to like. Call 800-582-7640 or stop by any branch to learn more!

Term	Type	Minimum	Rate	Yield
17 Month	Share Certificate	\$1,000	1.76%	1.77%
17 Month	IRA Share Certificate	\$1,000	1.76%	1.77%
27 Month	Share Certificate	\$1,000	2.05%	2.07%
27 Month	IRA Share Certificate	\$1,000	2.05%	2.07%
37 Month	Share Certificate	\$1,000	2.34%	2.37%
37 Month	IRA Share Certificate	\$1,000	2.34%	2.37%



" MEMORIES ... OF THE WAY WE WERE ..."

We're collecting the memories of SJFCU members about their best memories of SJFCU. The 70th anniversary year seems a great time to pay tribute to people and places you recall about your association with the credit union. Just send an email to Memoriesat70@SouthJerseyFCU.com – nothing fancy, no essay required! – just jot down some phrases and brief sentences about your favorite recollections.

- A parent, grandparent or other relative who was a member in the 40s, 50s, or 60s
- A memory of a special moment or employee, either recent or from the past
- A long family or generational history with SJFCU