



The Monthly Newsletter for Members of South Jersey Federal Credit Union



## Stop Dreaming **START DRIVING**

*New and Used Auto Loans...We make it happen for you!*

As Low As

**3.99%\***  
APR

New Car Loans  
Up to 3 Years

As Low As

**4.49%\***  
APR

Used Car Loans  
Up to 3 Years

**Make your dreams a reality with a New or Used Auto Loan from your trusted lender.**

**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.



\*Rates quoted are for Premier category, up to 3 years and includes 1/2% reduction in rate for payroll deduction or direct deposit. Used Car rate applies to model years 2007, 2008, 2009 and 2010 models with over 15,000 miles. Rate for model years 2004, 2005 and 2006 is 4.99%. Other rates and terms available to qualified borrowers. Offer good until June 30, 2010. Rates and terms subject to change at any time at the discretion of the credit union.

## Family Day Tickets Are Going *FAST!*



Tickets to SJFCU's two very special 70th Anniversary events are going fast! Hurry and reserve yours before they are sold out. Remember, only 300 tickets are available for each of the following events:



**Sunday, July 25 Family Day at the Cape May County Park and Zoo.** Gather at the Pavilions from 11:30 a.m. through 1:30 p.m. for an **old fashioned picnic BBQ**, and **entertainment from WAYV Radio**. After that, enjoy a day at the Cape May County Zoo. (Ticket price includes a zoo donation).



**Sunday, August 15 - It's the Camden Riversharks vs. the Bridgeport Bluefish at Campbell Field.** You'll get a **pre-game autograph session with the team**, a two-hour **all-you-can-eat buffet** beginning at 12:30 and **free post-game ice-cream sundaes!**

Drop off your payment (a check or deduction from your savings/checking account only) to any of our branches and don't miss out on the fun!

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**YES, I / We will attend the following SJFCU Events:**

Member Name \_\_\_\_\_

Address \_\_\_\_\_

Zip Code \_\_\_\_\_ Phone # \_\_\_\_\_

\_\_\_\_\_ July 25 SJFCU Family Day at Cape May County Zoo  
 Number attending \_\_\_\_\_ Adults & Children 11 and older @\$10  
 \_\_\_\_\_ Children under 10 (free) Ages \_\_\_\_\_

Total Enclosed \$ \_\_\_\_\_

\_\_\_\_\_ August 15 SJFCU Family Day at the Riversharks Game  
 Number attending \_\_\_\_\_ Adults & Children 11 and older @\$10  
 \_\_\_\_\_ Children under 10 (free) Ages \_\_\_\_\_

Total Enclosed \$ \_\_\_\_\_

Deduct from my Account # \_\_\_\_\_ ( ) Checking ( ) Savings  
 Please return your payment and this coupon to:  
 Marketing Department, SJFCU, PO Box 5530, Deptford, NJ 08096

Please note that tickets are available on a first come, first served basis.



Please note that all branches will be closed on Monday, July 5 in observance of Independence Day



## Dads & Grads Love Visa Gift Cards!

June is the month for Dads and Grads. Why not surprise your special Dad or Grad with a South Jersey Federal Credit Union Visa Gift Card? Visa Gift Cards are available at any of our six branches and come in denominations ranging from \$10 to \$500. Get yours today!



## IMPORTANT!

**Due to a new Federal Regulation, you must choose whether you will continue to "Opt In" for SJFCU's Overdraft Privilege.**

This new requirement means you must choose if you want SJFCU to continue to cover any of your overdrafts for ATM and Debit Card transactions.

(Our other program, Overdraft Protection, is automatically provided to every SJFCU member with a checking account. In the event of an overdraft, available funds are automatically transferred from Statement Savings, at a cost of \$7 per occurrence. Overdraft Protection is not affected by upcoming regulatory changes and will continue to be available to members.)

**Overdraft Privilege** is our program that covers overdrafts up to an approved limit. Each time an account is overdrawn, there is a \$30 overdraft fee associated with the transaction. (The fee is the same if there are not enough funds available.)

**Overdraft Privilege** is among the protection programs that are affected by the new regulation that takes effect on Aug. 15, 2010.

### You can Opt-In in one of three ways:

- You can complete the enclosed form – and return it to SJFCU.
- If you misplaced that form, they are available at every SJFCU branch! Just stop in and a member service representative will be happy to provide you with one.
- You can also complete the form online and click "Submit." This will automatically email the form to the credit union. This link is **now** available on our website.

Complete your form now – don't put it off!