



The Monthly Newsletter for Members of South Jersey Federal Credit Union

Your Home
is your Castle


Make it the
Home
of your Dreams





You can dream big with a home equity loan from South Jersey Federal Credit Union. Our home equity loan process is fast and our competitive rates will leave more in your pockets.



Take the next step to having the home of your dreams.
With your home equity loan, you can build your dream of a...

 **Family Game Room**
 **Home Theatre System**

 **Complete Home Office**
 **Master Bathroom**

 **Kitchen Makeover**
 **Finished Basement**

The possibilities are endless!




South Jersey
Federal Credit Union

Toll-Free (800) 582-7640
www.SouthJerseyFCU.com
Fax: (856) 232-6301

Mention Promo Code: HE210

Camden • Deptford • Moorestown
Pleasantville • Vineland • Voorhees



5.75%* Home Equity Loans
Up to 5 years
Other rates and terms available

- Fast Approval
- Take Up To 20 Years To Repay**
- Easy Payments with Payroll Deduction
- Interest May Be Tax Deductible***

*Offer good until March 31, 2010. Rate quoted is for five years, Premier category and includes 1/2% reduction in rate for payroll deduction. Without automatic payroll deduction, the rate will be 1/2% higher. **Up to 20 year repayment terms available with a minimum loan amount of \$75,000. Title insurance required for loans over \$100,000. Rates and terms subject to change at any time at the discretion of the credit union. *** Consult with your tax advisor.





Who are YOUR Lucky 7? The 7 people who mean the most to you - the 7 people who you'd do just about anything for?

SJFCU is proud to be celebrating our 70th Anniversary, and 70 years of dedication to our members, community and to providing excellent customer service. In honor of our Anniversary, we want to spread the word about everything SJFCU offers – and who better to do that than our own members! As a member, you *already* know about our great financial products, like Totally FREE checking, low rates on auto loan, home equity loans and Visa credit cards. However, there are people who aren't aware of the benefits of membership at SJFCU. Maybe some of them make up your **Lucky 7!**

Do something special for your Lucky 7. If they aren't a member, tell them about SJFCU and encourage them to become a member. They'll thank you for it - and so will we!

- Simply give each of your Lucky 7 one of the entry forms available at our branches.
- When they come into any branch, they'll receive a special gift and both of you will be entered into a monthly drawing to receive a **\$70 Visa Gift Card.**
- At the same time, your entry form will be eligible for a grand-prize drawing of a **42" flat screen TV!**

Ask any staff member at any branch for more details and an entry form!



Use FREE
online banking and
bill pay and you
could win a lot of
mooolah too!

Now through March 31st, we'll automatically enter you into a contest to **WIN \$5,000 CASH** each time you pay a bill using our FREE online bill pay service!

To get started, login to your online bill pay account and continue to pay your bills online. The more bills you pay online, the more chances you have to win!

Did you know that each Bill Payer Contest, one of our members is guaranteed to be a winner? That's right! Just ask...

Michael Watts, Our Newest Bill Pay Winner!

Michael paid his bills online during November and December and was automatically entered in the "Let It Snow" Bill Payer Contest. Michael won a \$100 gift card from Amazon.com, something the Watts family can use at their computer - no matter what the weather is like outside their West Deptford Township home.



Watts has been a credit union member for nearly a decade. Added Watts, "We've been using Bill Payer for a number of years. It keeps us paying right on time, and best of all, it lets us set up for automatic payments!"

2009 IRA Contribution

The 2009 income tax filing deadline is Thursday, April 15, 2010. You have until then to make your annual contribution to your Traditional or Roth IRA for the tax year 2009. Filing an IRS filing extension does not extend your 2009 IRA contribution deadline.

The maximum amount you can contribute for tax year 2009 is \$5,000, or your total earned compensation, whichever is less. If you are age 50 or older, you can contribute an additional \$1,000 as a "catch-up" contribution, for a total of \$6,000.

Let SJFCU help build your secure retirement!
Call us at 800-582-7640.