



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.

**IMPORTANT!**

**Be sure to complete the Overdraft Privilege form found in your statement envelope – and choose whether you will ‘Opt-In’!**

Enclosed with this newsletter is a form to complete and return. Due to new regulations, you must choose whether you will continue to “Opt In” for **Overdraft Privilege** offered by SJFCU.

You must choose if you want SJFCU to continue to cover any of your overdrafts for ATM and Debit Card transactions. Overdrafts on automatic bill payments, checks and other transactions made using your checking account number are **not** affected by the new regulation.

**Overdraft Privilege** is one of two programs we offer to cover overdrafts.

(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** – commonly called courtesy pay, bounce protection or other similar names - is among the protection programs that are affected by the regulation that is taking effect on Aug. 15, 2010.

**On the enclosed form**, you need to choose whether you will “opt in” to **Overdraft Privilege**.

- When you “Opt In,” it means that you want SJFCU to continue to approve ATM and Debit Card transactions that would otherwise overdraw your account.
- If you choose not to “Opt In,” such transactions would be declined at the ATM or merchant.

Please complete and return the enclosed form as soon as possible, or stop by any branch.



Please note that our branches will be closed on Monday, May 31 in observance of Memorial Day

**With FREE online bill pay, you get more time to do the things you really love!**



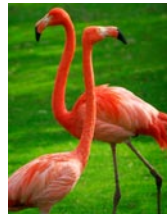
During May and June, we'll automatically enter you into a contest to WIN \$5,000 towards your next vacation each time you pay a bill using our FREE online bill pay service! The more bills you pay, the more chances you have to win!

Remember... one of our lucky members is guaranteed to win at least \$100. It could be you!

**Family Day at the Cape May County Zoo and A Day at the Ballpark with the Camden Riversharks**



SJFCU has planned two very special events for members this summer in honor of our 70th Anniversary. You can join us at either event – or at both of them! *Reservations are going fast – it's first come, first served!*



**Sunday, July 25** is our Family Day at the Cape May County Park and Zoo. We 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 also 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!

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

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