



SPRING *is fresh!*

...and so are our *Home Equity Rates*

Spring is a time of fresh beginnings...and a Home Equity Loan from SJFCU lets you make a fresh start:

SPRING

Home Equity Rates

As Low As	3.49% [*] APR	As Low As	3.99% [*] APR
	UP TO 5 YEARS		UP TO 7 YEARS

**PAY OFF DEBT • INSTALL CENTRAL AIR CONDITIONING • HOME IMPROVEMENT PROJECTS
USE THE MONEY ANY WAY YOU CHOOSE**

- Borrow up to 75% of your Equity**
- No Closing Costs***
- Fast Approval
- Other Rates & Financing up to 85% LTV Available
- Interest May Be Tax Deductible****



HE511

*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 June 30, 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.

Sizzling Summer Enterprise Used Auto Sales Event



Once again, SJFCU has teamed up with our long-time partner, Enterprise Car Sales, to offer a special used auto sales event. With the extensive, quality inventory of used cars offered by Enterprise Car Sales, coupled with the outstanding auto loan rates offered by South Jersey Federal Credit Union, you can be sure to find what you want at an affordable price.

Most importantly, the RATES are GREAT: Auto loans through SJFCU are as low as 3.49 % (3) (APR for up to 5 years). Make your shopping experience a smooth one: call SJFCU at (800) 582-7640 or visit www.SouthJerseyFCU.com, to get pre-approved today.

Take advantage of these special benefits:

- Blue Book® Trade-in Value on your current vehicle when you buy a used vehicle from Enterprise Car Sales, plus \$500! (1)
- Purchase a used vehicle from Enterprise Car Sales, you'll receive a \$200 Gas Card! (2)

For THREE days at THREE locations – this is the opportunity you've been waiting for, to select and purchase that vehicle you've had your eye on!

Thursday, June 16 (10 a.m. to 4 p.m.)

Friday, June 17 (11 a.m. to 5 p.m.)

Saturday, June 18 (9 a.m. to 2 p.m.)

You have your choice of checking out the great deals on used vehicles at the following locations:

Pennsauken, NJ	3011 Admiral Wilson Boulevard
Vineland, NJ	278 Delsea Drive
Phila Intl Airport, PA	501 S. Governor Printz Boulevard

Preview the selection of used vehicles at www.cuautodeals.com. Then, stop by the local Enterprise Car Sales location of your choice to see the great selection of quality used vehicles!

(1)Trade-In values obtained from © 2011 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer prohibited in Alaska, Louisiana, Oregon, South Carolina and Wisconsin. Offer valid from 6/16/11 - 6/18/11. (2) \$200.00 Gas Card will be issued within 30 business days upon purchase of vehicle. Offer valid only on Enterprise vehicles purchased from 6/16/11 -6/18/11 and financed through South Jersey Federal Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Not valid on previous purchases. (3) Offer good until June 30, 2011. Rate quoted is for Premier Plus category, up to 5 years and includes 1/2% reduction in rate for payroll deduction or direct deposit. Premier Plus category requires a minimum FICO score of 700. Rate applies to model years 2008 and 2009 and 2010/2011 models with over 15,000 miles. Auto loan promotional rates are for new loans only. SJFCU refinances not included. Other rates and terms available to qualified borrowers. Rates and terms subject to change at any time at the discretion of the credit union.

Paying Your Bills Online Pays Off

"Awesome!" – that's how SJFCU member Carmen Soto reacted to the news that she won a 100 gift card from Bed Bath and Beyond in the last Bill Payer promotion.

You can be a winner, too! If you're not using FREE online banking and bill pay, you're missing out! Take advantage of the ease and security. To get started, just click on the bill pay tab and enter the information from your paper bills. It's quick easy and safe.

During June you will receive an automatic entry into the sweepstakes each time you pay a bill online! Sign on and get started today!

SJFCU Can Help You With A Mortgage, Too!

Let SJFCU help bring you home! At SJFCU, we're here to help with all your mortgage financing needs. We work with mortgage lenders who offer options that are some of the most competitive in the market today.



Real estate industry professionals are noting that as we move into mid-2011, the economy is slowly shifting to financial normalcy. Lending guidelines, while strict, are sensible, and therefore make it easier overall for those seeking to buy a home to accomplish that goal.

The inventory of homes on the market is higher than usual, as well, making this a great time to apply for a mortgage! Don't forget, too, that there are both state and local grant programs available especially for the first-time homebuyer.

Take advantage of the expert advice, prompt service and financial solutions offered by SJFCU's mortgage partners to make your home-buying dreams come true!

To apply for a mortgage, or to get your mortgage application process started, just visit any of our SJFCU branches, or call 800-582-7640 to apply or set up an appointment.

Important Dates

June

- 9 - Reverse Mortgage Seminar, Friendly's, Voorhees
- 18 - Reverse Mortgage Seminar, Deptford Branch

July

- 4 - Independence Day - Branches closed