



Money Monthly



September 2009

The Monthly Newsletter for Members of South Jersey Federal Credit Union

Sizzlin' Hot AUTO LOANS

NEW CARS
As Low As
3.99%
APR*
Up To 3 Years

USED CARS
As Low As
4.24%
APR*
Up To 3 Years

Sizzlin' Hot Auto Loan Rates!

We make it easy for you to purchase a new (or used) vehicle by making Auto Loans that work for you! With **Low Rates, Flexible Terms** and **Fast Approval...**there's no better place to go for your Auto Loan needs than SJFCU!

NEW Tax Incentive** Buy a new passenger vehicle this year, and you may be entitled to deduct state and local sales and excise taxes paid on the purchase, on your 2009 tax return.

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. Low Cost -- only \$200 while most others are hundreds more.

Flexible Rates and Terms Our competitive rates offer maximum flexibility and convenient terms.

Easy Payments with Direct Deposit or Payroll Deduction.



South Jersey Federal Credit Union
P.O. Box 5530
Deptford, NJ 08096

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



Account # _____ Est. Property Value \$ _____ Est. Mortgage Bal \$ _____ Amount Requested \$ _____

Name _____ Date of Birth _____ Social Security # _____

Street Address _____ How Long at Current Address? _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ Work Phone _____

E-mail Address _____

Present Employer _____ Position _____ Date Hired _____

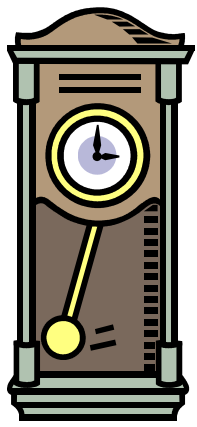
Salary (Gross Net) \$ _____ per year per month per week (PROVIDE 2 CURRENT PAY STUBS)

Other Income (please specify) _____ If using another individual's income, please use a separate sheet of paper to provide the above information.

Member Signature _____ Date _____



Offer good until September 30, 2009. *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. **Consult a tax professional about deductibility



The Clock is Ticking! Only 84 more daysand time's up!

Counting from Labor Day, there's very little time left for you to order new checks with SJFCU's new routing number!

If your checks have the old routing number – 091901480 – you need to re-order now, to avoid the last minute rush and possible delays. **Checks with the old routing number will not be processed after November 30th.** By then, you need to be using the new checks with the new routing number, **236077755.**

To convert to new checks with the new routing number, you can re-order in **one of four ways:** mail in your re-order form from your checkbook, or use the Harland Clarke check order link on our website, or call member services at 800-582-7640, or stop by any branch to re-order in person.

Don't forget: you also need to start notifying third parties of the routing number change (such as insurance premiums, health club fees, etc.) There's a handy link on our website for that form, too!

Special pricing for a box of new checks is available: If you order the "Image" style check, it only costs \$3.99 per box plus shipping and handling.

Don't think you'll use up your old checks in the next few months? Don't worry: We have a buyback program! Bring your old checks to SJFCU (after you get your new supply) and we'll credit your account for \$.05 per unused check, up to 150 items.

Start now to take advantage of the benefits of new checks – such as faster crediting of deposits to your account *and* the ability to view your checks online!

The Green Way to Go: Paperless eStatements!

Help the environment by saving paper while simplifying your busy life - convert your monthly paper statements to eStatements! Why wait for your monthly checking or money market statement to arrive in the mail when you can view your monthly statement online at the top of the month? That's the beauty of eStatements.



All the detailed information about your transactions is there with the click of a mouse - in chronological order, just as you're used to seeing on a paper statement. We store your statements for you and provide you access to the images whenever you want.

Double your accessibility to your financial information by switching to eStatements and get that information the paperless green way! Sign up online or call 800-582-7640 to make the switch!

Log on, pay your bills – and enter to win!

SJFCU member **Roseanne Kinder** got a real summertime treat when she least expected it. It wasn't a cup of water ice nor was it an ice cream cone! Kinder, a resident of Atco, was the winner of the recent *"Simplify Your Summer"* Bill Payer promotion.

Kinder won a \$100 Home Depot gift card. Noting that her boyfriend works as a union carpenter, she laughed, "I'll have to remind him that it's **my** gift card when we visit Home Depot next time!"

Every time Kinder – and other SJFCU members – paid a bill online through PCU (Personal Credit Union) from May 1 through June 30, their names were automatically entered to win.

Just like Kinder, you too can be eligible to win in the current Bill Payer promotion, "Wishes Can Come True."

Here's the information on the promotion that's running right now:



If you're like most people, you're always looking for more free time, or an extra bit of cash. So each time you pay a bill online during August and September, you'll automatically receive one entry to win \$5,000 cash!

So make your end-of-summer wishes come true with FREE online banking and bill pay.

To enter the sweepstakes, log in to your FREE online bill pay account and pay at least one bill. Remember, the more bills you pay online, the more chances you have to win!

For Your Information

Our branches will be closed on the following dates:

Monday, September 7
in observance of Labor Day

Monday, October 12
in observance of Columbus Day