

Get a lot of
THINGS
that **Didn't fit?**
this
HOLIDAY
SEASON

Try THIS
on for size!

*New & Used***

Auto Loans

As
Low
As

2.99%^{*}
APR

Up to 5 years!



Low Rate **AUTO LOANS** from
South Jersey FCU are a perfect fit!

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.

Easy Payments With Direct Deposit or Payroll Deduction.

**Affordable
Weekly Payments!**

\$72.78/wk
Includes Payment
Protection!!!

Payments on a \$17,000 loan for
5 years at 2.99%

Big Banks Make BIG Changes to Checking Accounts!

Most people who follow the news have seen many negative headlines recently, noting that free checking “could disappear” or “banks in New Jersey to phase out traditional free checking.” However, not every financial institution in the state is going down this slippery slope.



Free checking is alive and well at South Jersey Federal Credit Union!

Only a few days into the new year of 2011, banking giants Chase and Wells Fargo announced that free checking accounts for their New Jersey customers will be gone within the next few months. Sure enough, this month of February is when those changes go into effect. Monthly maintenance fees (unless you always keep high balances in your account) will start being tacked onto the accounts of customers at these large mega-banks.

At SJFCU, **you don't have to maintain a minimum balance** in your checking account in order to avoid a monthly maintenance fee! Those fees – now being imposed at large banks - eat away at your hard-earned money – running \$10, \$20 even \$30 a month. Over a year, that adds up to large chunk of money you access every day. Your checking account is a vital financial pipeline for your everyday expenses as well as unexpected emergencies.

Members of SJFCU will also continue to earn interest on their free checking accounts as long as their average daily balance stays at a minimum of \$500. But there's still no fee involved! Even if a member's balance dips to \$25 or \$50 at any time, there will *not* be any monthly “maintenance” charge imposed!

Here are some examples of what financial writers are saying about the free checking advantage at credit unions:

Brad Tuttle, financial blogger at *Time.com*, said, “If you're a regular consumer seeking an alternative to the big banks, a credit union might be your best bet. Consumer banking is what credit unions do.”

Richard Barrington, certified financial analyst and columnist for Money Rates.com, noted, “Account maintenance fees can affect even the most financially responsible consumers.” He added, “Shop around. Look at a credit union.”

Members of South Jersey Federal Credit Union don't have to shop around – the advantages of free checking are right at their fingertips!

Where is Your Tax Return REALLY Being Filed?

You go into a large chain such as HR Block, Jackson Hewitt, or Liberty Tax Service to file your taxes and assume they'll be handling it on premises. Or you go into an accounting firm and figure that the person you're speaking to is the one who will actually do the work. Before making that type of assumption, ask. With Internet access, it takes nothing for the person you've delegated your tax return filing to, in turn, outsource the work. If that's the case, you're giving what Smart Money calls 'a great gift' to an identity thief. Nothing contains as much information as your tax return -- your social security number, income, date of birth, account numbers . . . yikes!



If that sounds like too much of a risk, ask your tax preparer a simple question: will you be preparing my return in-house or outsourcing it? If they'll be outsourcing the actual work, find out what steps will be taken to protect your personal information. Or, better yet, find another tax preparer who will keep your information in-house.

And don't forget that when you file your taxes, you can request your refund check be deposited directly into your SJFCU account.

Manage your accounts from the comfort of home with FREE online banking & bill pay!

YOU COULD WIN \$5,000



You could WIN \$5,000 CASH by using FREE online bill pay today!

Take advantage of the ease and security of online bill pay while staying warm and cozy this winter. To get started, log into your online account, click on the bill pay tab and enter the information from your paper bills. It's quick, easy and FREE. Every time you make an online payment in February and March you will receive an automatic entry into the sweepstakes.

Don't miss out on the convenience and time-saving benefits of FREE online bill pay that could bring you prosperity this year. The more bills you pay online, the more chances you could be the winner!

Important Dates

- 8 – Reverse Mortgage Seminar, Friendly's, Voorhees
- 21 – Presidents Day - Offices Closed
- 26 – Reverse Mortgage Seminar, Vineland branch