

# MAKING CHANGE

FALL  
2019



  
South Jersey  
Federal Credit Union

In this issue of

# MAKING CHANGE



President's Corner.....	3
Events Calendar .....	4
South Jersey Financial Network .....	5
Credit Card Activity.....	6 - 7
Community News .....	8 - 13
Give Thanks .....	14
Holiday Club .....	15
Winterize Your Home .....	16 - 17
Seasonal Offers.....	18 - 19
SJFCU All-Stars .....	20
Featured Recipe.....	21
Buying for the Season.....	22
Yearly Calendar .....	23

## Board of Directors

Dr. Anthony DiFabio  
Chairperson

Loretta Winters  
Vice Chairperson

Michael McKiernan  
Treasurer

Ronda Abbruzzese  
Secretary

John Bettis  
Director

Kenneth Luehmann  
Director

James C. Puderbach, Jr.  
Director

Ana Fernandez  
Director

Lisa Morina  
Director

William M. Guccio  
Director

Michele R. Hewitt  
Director

## Executive Leadership

Ernest D. Huggard, CPA  
President & CEO

Angel Denis  
Executive Vice President & CFO

Daniel Sulpizio  
Executive Vice President & COO

Kenneth Barnshaw  
Sr. Vice President, Governmental  
Affairs & Community Relations

James Hartmann  
Sr. Vice President, Lending

David McDevitt  
Sr. Vice President, IT

Kathleen Heid

Sr. Vice President, Talent Services

### ISSUE 2019.Q4

This is a publication of South Jersey Federal Credit Union For questions or concerns, please email [Marketing@southjerseyfcu.com](mailto:Marketing@southjerseyfcu.com).

To submit your story idea, recipe or publish a community event on our calendar, please email us at [Marketing@southjerseyfcu.com](mailto:Marketing@southjerseyfcu.com)





# The President's Corner



Dear Members,

As we head into the last Quarter of 2019, I'd like to thank each and every one of you for your support and loyalty to South Jersey Federal Credit Union. We strive on a daily basis to be true to our Mission Statement:

**To provide quality financial solutions and world class service to Members, While delivering our social commitment in the Communities we serve.**

As part of our promise to provide quality financial solutions to you, we've got exciting offers to help you get through the holiday season.

Our annual Holiday Club began on October 1st and will help you prepare for the holidays by setting up a savings plan.

You can get all of your holiday shopping done with 0% APR for 12 months on all new purchases when you get a new Platinum Visa Card!

No Auto Loan Payments until next year! All new and used auto loans, or refinanced auto loans from another financial institution qualify. You can enjoy the season of giving without worrying about your car payment until next year.

If you need a little extra cash, our very popular Holiday Loan is returning. Details to follow, so be sure to check our website.

We continue to deliver our social commitment in the communities we serve. Take a look inside this issue of Making Change to see the many wonderful things we've participated in.

Also in this issue of Making Change, you'll find articles on winterizing your home, how to buy smart in season and some delicious recipes.

Best wishes for a wonderful holiday season,

A handwritten signature in black ink, reading "Ernest D. Huggard". The signature is stylized and fluid.

Ernest D. Huggard  
President and CEO



# 2019

October						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November						
S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

**Sunday, November 3rd**  
Daylight Savings Time Ends

**Thursday, November 28th**  
Thanksgiving Day  
*All branches closed*

**Wednesday, December 25th**  
Christmas Day  
*All branches closed*

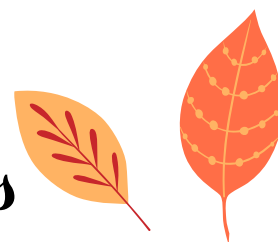
**Monday, November 11th**  
Veterans Day  
*All branches closed*

**Saturday, December 21st**  
First Day of Winter

**Tuesday, December 31st**  
New Years Eve



## Upcoming Community Events



We always enjoy seeing our members outside of our branches, as well as meeting new members!  
Visit us while we are out at these events near your community:

### Trunk or Treat Events

*October 24th, 2019*  
6pm-8pm  
Deptford  
Community Recreation Park

*October 26th, 2019*  
5pm - 8pm  
Mt. Laurel  
East Gate Shopping Center

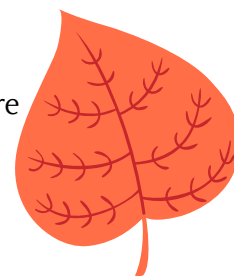
### Trunk or Treat Events

*October 31st, 2019*  
5pm - 8pm  
Glassboro  
Rowan Blvd.

*October 31st, 2019*  
6pm-7:30pm  
Pleasantville  
Pleasantville City Hall

### Boro in Lights

*December 6th, 2019*  
6pm - 9pm  
Glassboro Town Square





# South Jersey Financial Network



David C. Graham, CRPC®  
Vice President  
South Jersey Financial Network  
856.232.9000 ext. 2807

## The effects of inflation and why you should care.

If you believe the headlines, inflation is back after a long post-crisis stint of disinflation and, in some instances, outright deflation. Since investors haven't seen significant price rises in years, it's worth brushing up on the most common effects of inflation.

This first effect of inflation is really just a different way of stating what it is. Inflation is a decrease in the purchasing power of currency due to a rise in prices across the economy. Within living memory, the average price of a cup of coffee was a dime. Today the price is closer to two dollars.

A predictable response to declining purchasing power is to buy now, rather than later. Cash will only lose value, so it is better to get your shopping out of the way and stock up on things that probably won't lose value.

For consumers, that means filling up gas tanks, stuffing the freezer, buying shoes in the next size up for the kids, and so on. For businesses, it means making capital investments that, under different circumstances, might be put off until later. Many investors buy alternative investments when inflation takes hold, but these assets' volatility can cancel out the benefits of their insulation from price rises, especially in the short term.

Over the long term, equities have been one of the best hedges against inflation. At close on Dec. 12, 1980, a share of Apple Inc. (AAPL) cost \$29 in current (not inflation-adjusted) dollars. According to Yahoo Finance, that share would be worth \$7,035.01 at close on Feb. 13, 2018, after adjusting for dividends and stock splits. The Bureau of Labor Statistics' (BLS) CPI calculator gives that figure as \$2,449.38 in 1980 dollars, implying a real (inflation-adjusted) gain of 8,346%.

Say you had buried that \$29 in the backyard instead. The nominal value wouldn't have changed when you dug it up, but the purchasing power would have fallen to \$10.10 in 1980 terms; that's about a 65% depreciation. Of course not every stock would have performed as well as Apple: you would have been better off burying your cash in 1980 than buying and holding a share of Houston Natural Gas, which would merge to become Enron.

A well allocated investment portfolio can help to manage the effects of inflation. This is especially important for long term savers in IRAs and 401(k) accounts. If you aren't earning enough to beat inflation, you are actually losing money! If you need help in allocating your retirement savings contact an advisor at South Jersey Financial Network for a complementary review. It's just another one of the benefits of your membership at South Jersey Federal Credit Union, why not take advantage of it?

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results.

Stock investing involves risk including loss of principal.

The economic forecasts set forth in this material may not develop as predicted.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. South Jersey Federal Credit Union and South Jersey Financial Network are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using South Jersey Financial Network, and may also be employees of South Jersey Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, South Jersey Federal Credit Union or South Jersey Financial Network. Securities and insurance offered through LPL or its affiliates are:

**Not Insured by NCUA or Any Other  
Government Agency**

**Not Credit Union  
Guaranteed**

**Not Credit Union Deposits  
or Obligations**

**May Lose Value**

David Graham is not employed with South Jersey Federal Credit Union (SJFCU), and South Jersey Financial Network is a separate entity from SJFCU. Money invested with South Jersey Financial Network is not insured by the NCUA and all investments carry risk.





*Our Platinum Visa will bring you good cheer  
for a whole year!*

0%<sup>APR\*</sup> for  
12 months  
on all  
new purchases!

Earn Rewards Points<sup>\*</sup>  
on all balance  
transfers and new  
purchases!

*Enjoy the Rewards all year long with a card that gifts back!*

800-582-7640  
SouthJerseyFCU.com

Insured by NCUA  
Promo Code Q3V2019



  
South Jersey  
Federal Credit Union

\*Minimum FICO score of 680 required. Introductory Rate offer for new Visa card members only through December 31, 2019. 0% Introductory Rate offer for a period of 12 billing cycles from account opening date. Introductory Rate offer applies to New Purchases only. The current standard variable rate APR for all advances is 11.40% to 18.0% based on your credit worthiness and will vary with the market based on the U.S. Prime Rate. After the Introductory Rate period ends the standard rate will be applied to all unpaid promotional balances, new purchases, and balance transfers. Penalty APR up to 18.0% applies if you pay late or your payment is returned. Offer is subject to credit approval. Rewards points available for qualified borrowers. Additional terms and conditions apply. Offer may be withdrawn at any time at the discretion of the credit union.



# Credit Card Word Search

Take a little time to challenge yourself with our credit card themed word search!

D	F	F	R	W	G	M	V	D	N	U	M	Z	B	I	N	J	I
F	M	O	N	T	H	L	Y	P	A	Y	M	E	N	T	I	O	R
Z	G	C	R	E	D	I	T	S	C	O	R	E	L	X	N	I	A
K	R	R	Q	V	W	F	K	K	A	P	Y	G	G	Y	N	N	P
Y	C	R	E	D	I	T	H	I	S	T	O	R	Y	E	X	T	S
G	U	T	R	A	D	E	B	T	Z	S	L	W	O	C	T	E	F
J	C	R	E	D	I	T	C	A	R	D	F	M	A	B	Q	R	J
V	G	R	A	N	F	O	N	K	T	B	G	P	Z	J	A	E	C
W	E	V	D	I	C	P	D	Y	R	Y	A	X	U	V	B	S	O
D	P	T	L	L	A	Q	R	E	W	A	R	D	S	A	X	T	D
C	G	H	L	V	H	W	K	I	S	H	B	S	T	R	V	L	J
R	E	A	S	N	O	A	N	N	U	A	L	F	E	E	Q	H	N

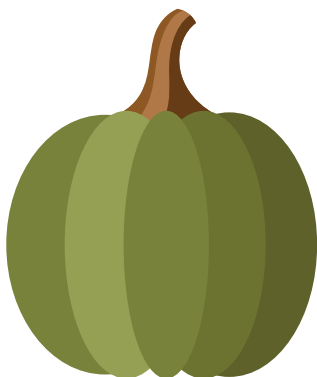
1. Credit Card
2. Interest
3. Debt
4. Monthly Payment
5. Credit History
6. Credit Score
7. No Annual Fee
8. Rewards



This event showcases successful women building limitless connections. Featured at this event were Yolanda Garcia-Balicki, Esq. and Carmen Day.



We sponsored the Voorhees Business Association (VBA) Luncheon for the month of July at Elena Wu. (L to R) Jay Lenenson (VBA Officer), Jacklyn Fetbroyt (VBA Officer), Deborah Magaldi (VBA Secretary), John Micciche (VBA Vice President), Mark Andrews (VBA Treasurer), Lisa Goldwasser (VBA President), Erik Young, Assistant Vice President of Contact Center, and Cynethia Davis, Voorhees Branch Leader



Joccola Thomas, Assistant Vice President of Business Development and Danny Sulpizio, Chief Operating Officer, at the Garden State Council Boy Scouts of America Women of Achievement reception where Joccola was presented with the award as their 2019 Camden County Honoree.





We were honored to host the Greater Woodbury Chamber of Commerce networking event at our Corporate Headquarters. Our President and CEO Ernie Huggard addressing attendees.

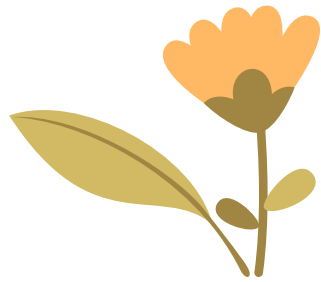


The Community Involvement Committee, along with donations from employees and the organization, provided backpacks and school supplies to Camden Schools, Lawnside Schools, and Volunteers of America.

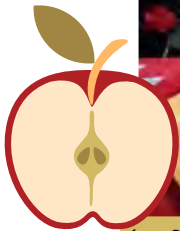


Kim Martinas, Business Development Representative and Cynethia Davis, Voorhees Branch Leader pictured with Debbie Deabreu, Angeline Hall-Watts, and Mary Thompson. 5 Book-bags filled with supplies were donated to the Lawnside Back to School Drive.





We were a proud Pretzel Sponsor for the AtlantiCare Foundation Thomas L. Glenn, Jr. Memorial Golf Tournament. Proceeds from the golf tournament and gala benefit AtlantiCare's clinical and community programs and services, including the Heart Institute and the Neonatal Intensive Care Unit (NICU) at AtlantiCare Regional Medical Center (ARMC), and AtlantiCare's Healing Arts Program.



(Left) Jessica Zayas, Assistant leader of Business Development pictured at National Healthcare week CAMcare. This event showcased various vendors, educating the employees of CAMcare on wellness. We were happy to share materials on financial wellness! (Right) Joccola Thomas, AVP of Business Development pictured with CAMcare CEO Mark Roberts outside of their main office.



We made a donation to the National Kidney Foundation as part of our 3rd Quarter Charitable Journey. Pictured is Barbara Ortiz, Director Development, New Jersey with SJFCU Charitable Journey Committee. Funds from this donation will benefit the National Kidney Foundation's KEEP Healthy Program (Kidney Early Evaluation Program), which provides services such as risk survey, blood pressure check, consultation, educational materials, and resources to share with healthcare provider.





We presented a donation for \$1,500.00 to the Burn Foundation to underwrite the cost of Collector Pins to be sold during the Burn Foundations Fundraiser at the Wildwood Firemen's Convention September 13th and 14th of this year. Vice President Kenneth Barnshaw is holding the enlarged copy of the pin design. The image, "5AM CALL" was created by artist Joseph M. Getsinger who has supported the Burn Foundation for 39 years with his art and will be used in the collector pin.



Employees of our Deptford Branch at the National Night Out event in Deptford, NJ.



The Future Bankers event was a huge hit! All students who attended received a certificate for learning how credit unions make a difference in the communities they service and the endless opportunities that come from working at one. SJFCU employees pictured along with our guests are: Ernest Huggard – President & CEO, Angel Denis – Executive Vice President & CFO, Kathleen Heid – SVP of Talent Services, David McDevitt – SVP of Information Technology, and Daniel Sulpizio – Executive Vice President & COO



Employees from our branches participated in the Out of the Darkness Greater Philadelphia Walk for the American Foundation of Suicide Prevention at the Philadelphia Museum of Art!



Women of the Senior Leadership team worked with Habitat for Humanity to help build a home in Woodbury, NJ! Habitat for Humanity's National Women Build Week is a week long event created by Habitat's Women Build program and invites women to devote at least one day to help families build strength, stability and independence through housing. We would like to thank our women leaders for their hard work and a job well done!





On September 7th, we hosted a Community Day at our Pleasantville Branch to celebrate our commitment to the community. We had a great time meeting our members in the Pleasantville area!



# Give Thanks

We often take life's many things for granted. Thanksgiving offers the perfect opportunity to reflect upon everything that is wonderful in our lives and to show our gratitude for each and every gift we've been given. This Thanksgiving, give thanks for your credit union! Let's review 7 reasons to be grateful you belong to South Jersey Federal Credit Union.

## 1. Superior Member Service

At South Jersey Federal Credit Union, you're always greeted with happy faces and representatives who are ready and willing to help you. There's no cold, sterile atmosphere here! Instead, every member is part of the family. We're truly invested in your financial wellness and we're here to help you achieve and maintain it, every step of the way.

## 3. Lower Interest Rates

Need a stash of cash? Stop by SJFCU and take your pick of personal loans, home loans, auto loans and more, all with reasonable interest rates that are often lower than the regional or national average. We'll help you get the funds you need with a payback plan you can actually afford!

## 5. We Support Small Businesses

Credit unions are invested in the success of local small businesses. We're happy to offer small business loans to qualifying members at reasonable rates. We also offer business savings so you can run the financial side of your business without worrying about expensive fees and rates.

## 7. You Have Access to a Variety of Financial Services

At South Jersey Federal Credit Union, we're a lot more than just a gigantic piggy bank. We provide members with an array of financial services to meet every money-related need at every life stage. These include: credit cards with no annual fees and low interest rates, direct deposit, wire transfers, financial education, investment services, youth accounts, holiday/vacation clubs, holiday loans, vehicle loans, notary services, Online banking and more!

## 2. Access to Better Savings Rates

We're not paying dividends to stockholders, and that means we have more savings to pass back to you. We're proud to offer you share certificates, money markets and savings rates that are well above the national average.

## 4. Free Checking Accounts

Our checking accounts are free to set up and maintain. Conversely, according to a MoneyRates survey, the average monthly maintenance fee for a checking account at a bank is \$12. That's nearly \$150 coming out of consumers' pockets each year! At SJFCU you'll have a safe place to keep your money, without it costing you a dime.

## 6. You Own a Piece of Your Credit Union

Credit unions are member-owned and member-operated. You get to weigh in on our major decisions instead of being forced to follow along with whatever the higher-ups decide. Your money=your choices.

**As a member of a credit union, your money is always in good hands.  
Aren't you thankful you belong to South Jersey Federal Credit Union?**



# Holiday Club

Open a Holiday Club and be ready for a stress-free Holiday Season! Club funds will transfer to Savings or Checking on October 1st. Withdrawals prior to maturity will be subject to a 10% penalty of the total withdrawal, with a minimum withdrawal of \$250.



No matter the celebration,  
SJFCU has you in mind to ensure  
you have a happy holiday season!



Insured by NCUA

South Jersey  
Federal Credit Union

# Winterize Your Home

**This year, be prepared. Keep your home warm and safe this winter by following our comprehensive to-do list before the real cold sets in.**

## **Clean your gutters**

If your gutters are clogged with sodden leaves, they can freeze up and block the drainage, allowing melting ice and snow to slowly seep into your roof and cause excessive damage. You can do this chore on your own, or hire a professional roofer to get the job done for you for under \$100.



## **Invest in a roof rake**

And here you thought raking was strictly for autumn! If you live in an area that sees lots of snow each winter, your roof can be sitting under several feet of snow for a few weeks at a time. All of that snow can get heavy, causing your roof to collapse. Invest in a roof rake that will help you clear the snow off your roof when it really starts piling up. You don't want that roof falling in during the coldest time of the year.

## **Prune your trees**

Take a walk around your home's exterior and inspect all trees and bushes near its facade. Look for low-hanging or loose branches that are close to your house. If you find any, prune them now so they don't end up cracking from heavy snow or wind and causing damage to your home.



### Seal your home

Don't let those brutal winds inside! Your home is your fortress against the cold, so make it as airtight as possible. Give your home a quick run-through, checking for visible and hidden drafts. You can do this by holding a lit candle near the following areas:

- Windows
- Doors
- Vents and fans
- Plumbing areas
- Air conditioners
- Mail chutes
- Electrical and gas lines

If the candle flickers, you've got a draft. Seal up all holes and reinforce existing points of entry with weather stripping. You can pick some up in your local hardware store. You can also caulk windows and doors to make sure they're truly sealed against the cold.



### Turn off external faucets

Unscrew your garden hose from the spigot and drain your sprinkler system to prevent any freezing. You may need to call in a professional to do this properly.



### Protect your pipes from freezing

Did you know that a burst pipe can cost you more than \$5,000 in water damage? Prevent burst pipes with these simple steps:

- Keep your heat on—even when you're not home. You don't need to turn the thermostat all the way up when you're out, but keep it on a moderately warm temperature so your pipes don't freeze and burst.
- Allow your faucets to drip during severe cold snaps so that the water flows through your cold pipes. Allowing the water to stay stagnant puts it at greater risk of freezing.
- Wrap any exposed piping to prevent freezing. You can find foam rubber or fiberglass sleeves for pipes and outdoor hose bibs at hardware stores.

# Our gift to you this season

## No payments until next year\*!

**New or Used  
Auto Loans**

**Refinanced  
Auto Loans\*\***

  
**South Jersey**  
Federal Credit Union



Insured by NCUA


800-582-7640  
[SouthJerseyFCU.com](http://SouthJerseyFCU.com)

Promo Code: Q4AL2019

\*Loan must close by December 31, 2019 to qualify for this offer. 90 Days deferred payment offer applies to new purchases and refinances of vehicles from other institutions. Interest will continue to accrue from date of loan disbursement. Member must be in good standing. There is no fee for the 90 day deferral period. Subject to normal underwriting terms and conditions. Must meet standard qualifications for approval. This offer requires a minimum 620 FICO credit score and maximum Loan-to-Value (LTV) of 110% based on NADA value (Used Auto) or MSRP (New Auto). LTV calculation does not include any financed GAP or Extended Warranty. Vehicle must be 2016 model year or newer for refinances and 2011 or newer for purchases and not to exceed 120,000 miles. Rate offer is based on creditworthiness as well as other factors including loan-to-value (LTV). Minimum \$25,000 amount financed for seven-year financing. Additional terms and conditions apply. Offer may be withdrawn at any time at the discretion of the credit union.

\*\*SJFCU refinances not included in this promotion.





**We have two great options for gift giving this year! No matter who you're giving gifts to, or the occasion, we have the right cards to fit your needs.**

**Our Visa gift cards are available from \$10 to \$1000 so they are sure to fit any budget! Use wherever Visa is accepted.**

**Need something with a little flexibility? Our Reloadable Visa Debit Card may be the right option. These are easy to use, reload, and have all the perks of a standard debit card. Can be used Online and in stores, even at gas stations!**

**Visit one of our branch locations to purchase your Visa Gift Card or Reloadable Visa Debit Card today!**

Purchaser must have an SJFCU account to purchase Visa Gift Card or Reloadable Visa Debit Card. For pricing and fee information please visit [SouthJerseyFCU.com](http://SouthJerseyFCU.com) or call 800-582-7640





**Gillian Middlebrook**

## **Mt. Laurel Branch Leader**

**HOW LONG HAVE YOU WORKED FOR THE CREDIT UNION?**

I've been with the credit union since May 2019

**WHERE ARE YOU FROM?**

I am from Deptford, NJ.

**WHERE DO YOU LIVE NOW?**

I live in Deptford, NJ.

**TELL US A BIT ABOUT YOUR FAMILY, PETS.**

I have 2 children. My daughter Aubrey is 4 (going on 20), my son Bradley is 2, and we have a cat named Stewie.

**WHAT DO YOU LIKE TO DO IN YOUR FREE TIME?**

I love spending time with my friends and family. Having positive, motivational, and loving people in your life is so important. I also don't mind just having a couch day with my kids and watch movies and eat junk food.

**TELL US ABOUT A MEMORABLE INTERACTION YOU HAD WITH A MEMBER.**

I recently met a woman who was coming in to make a deposit into her landlords account for rent. Her and I just struck a conversation about her life, financial struggles she is facing due to her recent divorce and bankruptcy. I was able to provide her some guidance in rebuilding her credit and certain things she needed to do in order to obtain financing. She came back to see me the next day to move her accounts from her current financial institution and opened a checking account, savings, we worked through her credit issues together, and she will soon be back to apply for an auto loan. She will be a longtime member of mine and I look forward to seeing her progress financially and be a part of that.

**WHAT IS THE FUNNIEST THING THAT EVER HAPPENED TO YOU AT THE CU?**

Fortunately, nothing embarrassing YET. In my career I've certainly had my moments. I've worn two different shoes by mistake one pointy and one round, gotten up from my desk to help someone and my heel got stuck in my shirt and I immediately dropped to the floor. I had a hole in my shirt from it but gave everyone in the office including myself a great laugh!

**BEST PART ABOUT WORKING AT THE CU?**

I've only been with the credit union for a short period of time but I can say that I am grateful to be a part of an organization that cares about their members and their overall financial wellbeing.

## **Searching for more All-Stars!**



South Jersey Federal Credit Union is a family of passionate people, dedicated to serving the community and living out our mission to provide quality financial solutions and world class service to our members, while delivering our social commitment in the communities we serve. We're looking for individuals who share our vision and will pledge to serve our members.

We hire forward thinking hardworking innovators who want to grow and are committed to providing exceptional service to our Members and our organization.

### **Some of the included benefits are:**

- On-site Fitness Center, wellness programs
- Health/Dental/Vision Insurance
- Paid Time Off and Holidays
- Tuition Assistance
- 401K Retirement Savings Plan with company match
- Free Life Insurance/ Long-Term & Temporary Disability

If you know you would be a great fit for our team, visit our website to submit your application.

We can't wait to hear from you!



[SouthJerseyFCU.com/careers](https://SouthJerseyFCU.com/careers)



# Seasonal Recipes

Each season brings in a new set of ingredients to challenge your chef skills. Why not take advantage of the in-season produce or spices with our recipes? We will share a recipe to use up some of those abundant ingredients for you to share with your friends and family.

Whether it's at the Thanksgiving table, a friendly get-together, or even a Sunday dinner, our recipe for "Rice Stuffing with Butternut Squash" is sure to be the star of your meal! Follow the instructions below, and make sure to let us know if you tried one of our recipes!

## Rice Stuffing with Butternut Squash

### Ingredients

- ☐ 2 cups wild rice blend
- ☐ 2 bay leaves
- ☐ 6 tablespoons unsalted butter, plus more for the baking dish
- ☐ 1 tablespoon vegetable oil
- ☐ 4 cups peeled butternut squash, chopped to 1/2 inch cubes (about 2 medium sized squash)
- ☐ 1 bunch leeks (white and light green parts), halved lengthwise, thinly sliced and rinsed
- ☐ 2 stalks celery, chopped
- ☐ 1 cup low-sodium chicken or vegetable broth
- ☐ 1 teaspoon kosher salt
- ☐ 1 large egg, beaten
- ☐ 1 cup dried cranberries
- ☐ 1 cup chopped fresh parsley
- ☐ 1 cup pecans, finely chopped
- Salt and pepper to taste

### Directions

Bring a large pot of salted water to a boil. Add the rice and bay leaves, cover and reduce the heat to a simmer and cook until most of the liquid is absorbed, about 30-40 minutes. Discard the bay leaves and drain off any excess rice liquid. Spread out the rice on a baking sheet to cool.

Preheat the oven to 375 degrees and butter a shallow 3-quart baking dish. Heat the vegetable oil in a large skillet over medium-high heat. Season the chopped squash with salt and pepper, then add to the skillet and cook until soft and golden in color, stirring occasionally. Transfer the cooked squash to a plate to cool.

Melt 4 tablespoons butter in the same skillet over medium-high heat. Add the leeks and celery and cook until soft, about 5 minutes. Add the broth, 1 teaspoon salt and a few pinches of pepper and bring to a simmer. Once the skillet reaches a simmer remove from heat.

In a large bowl add the egg, stir in the rice, squash, leek-broth mixture, cranberries and parsley. Transfer to the baking dish and top with the pecans. Cut the remaining 2 tablespoons butter into small cubes to scatter over the top. Cover with foil and bake 30 minutes, then uncover and bake until golden, about 20 more minutes.



Do you have a friend who is always gloating about the amazing bargains they found throughout the year? Do you wish you could be that person who somehow knows exactly when to buy everything?

With this money hack, you can! Everything has a season for markdowns, either because its real season has just passed, stores need to move merchandise to make room for updated versions, or because it's just slow season for retailers. Below is a helpful calendar that takes you through the best buying times for everything you could possibly want throughout the year.



## January

Computers, holiday goods, gift cards, wrapping paper, holiday cards, Christmas decorations, bed linens, towels

## March

Luggage, digital cameras, golf clubs, Frozen foods, boats, winter coats

## May

Appliances, gym memberships, Spring clothing, cookware and dishes, refrigerators

## July

Jewelry, ice cream, summer apparel, Picnic and party supplies

## September

Cars, airline tickets, mattresses, bikes, Patio furniture

## November

Candy, gadgets, televisions, Small appliances

## February

Furniture, washing machines and dryers, wedding items, air conditioners

## April

Vacuum cleaners, cruise tickets, Winter clothing

## June

Laptops, vacation tickets, tools

## August

Office supplies, grills, swimming apparel

## October

Toys, jeans, outdoor goods

## December

Champagne, athletic gear, Wedding dresses

To help you keep track of when to make the right purchases, we have included a 2020 yearly calendar on the next page!



# 2020 Calendar

## January



S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## February

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

## March



S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## April

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## May

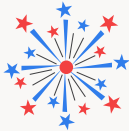


S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

## June

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

## July



S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## August

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

## September



S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## October

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## November



S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

## December

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

800-582-7640  
SouthJerseyFCU.com



  
South Jersey  
Federal Credit Union

**Deptford**

1615 Hurffville Road  
Deptford, NJ 08096

**Camden**

227 Market Street  
Camden, NJ 08102

**Columbus Blvd.**

1301 South Columbus Boulevard  
Philadelphia, PA 19147

**Glassboro**

202 Rowan Blvd.  
Glassboro, NJ 08028

**Mt. Laurel**

1180 Nixon Drive  
Mt. Laurel, NJ 08054

**Pleasantville**

15 W. West Jersey Avenue  
Pleasantville, NJ 08232

**Vineland**

818 E. Landis Avenue  
Vineland, NJ 08360

**Voorhees**

Eagle Plaza  
700 Haddonfield-Berlin Road  
Voorhees, NJ 08043

**Williamsport**

1935 East Third Street  
Williamsport, PA 17701

**(800) 582-7640**

Mailing Address:  
PO Box 5530, Deptford, NJ 08096