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Holiday Closings

Good Friday

Friday, April 22, 2011
Closing 12:30 PM

Memorial Day

Monday, May 30, 2011

Independence Day

Monday, July 4, 2011

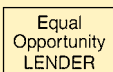
205 Cherry Hill Road
Parsippany, NJ 07054
(973) 263-0001
1-800-848-2438
Fax (973) 263-5559
www.jerseytradesfcu.org

Office Hours

Monday - Thursday
8:30 AM - 5:00 PM

Friday

8:30 AM - 4:30 PM



Invest in
America

Annual Meeting: 38 Years Strong!!!!

Please join us on Wednesday, May 11, 2011 right here at our office at 205 Cherry Hill Road in Parsippany. The meeting will begin promptly at 6:00 pm followed by refreshments and an opportunity to meet our office staff and board of directors.

We look forward to meeting our amazing members that keep our credit union going strong and moving forward.



2011 Notice Of Annual Elections

In accordance with the Credit Union's Bylaws, the Secretary hereby submits to the membership the following Annual Election Notice:

There are three expiring terms on the Board of Directors. The following incumbent directors have been re-nominated for the Board of Directors by the Nominating Committee:

Wayne Heimrich: Incumbent Nominated by Nominating Committee – For Term Expiring in 2014. Director since 2006. Wayne has been the Secretary of the Credit Union since 2006. Wayne is a member of Sheet Metal Workers Local # 25 in Carlstadt.

Joseph Cladd: Incumbent Nominated by Nominating Committee – For Term Expiring in 2014. Director since 2006. Joe is a member of Pipefitters Local # 9 in Englishtown.

Arthur Kennedy: Incumbent Nominated by Nominating Committee – For Term Expiring in 2014. Director since 2007. Former Supervisory Committee member (2006 – 2007). Art started and ran a credit union for five years serving electrical workers in Perth Amboy. Art is a retired member and Business Representative of IBEW Local #456 in New Brunswick.

Since there are a sufficient number of nominees to fill the available board positions, and no nominations by petition were received by the deadline of February 28, 2011, there will be no nominations from the floor pursuant to Article V of the bylaws. Since the number of nominees equals the number of positions filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting, pursuant to Article V of the bylaws.

Wayne Heimrich
Secretary
Board of Directors
Jersey Trades Federal Credit Union

Jersey Trades FCU takes pride and honor in serving you and your family while providing security for your future.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Jersey Trades Federal Credit Union. This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Credit card account
 - Automobile lease we service
 - Self-directed Individual Retirement Account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you.

Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “*information*” to mean nonpublic personal information as defined in this section.

An *affiliate* is a company we own or control.

A *nonaffiliated third party* is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

THE INFORMATION WE COLLECT

We collect information about you from the following sources:



- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive as a result of verifying member information

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.



YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address

Federal law allows us to disclose the information listed about you with our affiliates. You do not have a right to opt out of the disclosure of this information.

Type of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - CUSO

Reasons for Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

Limitations on Disclosure

Here are the limits we impose on the use of information disclosed to affiliates:

- We do not allow telephone solicitations.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.

BE SURE TO ATTEND THE ANNUAL MEETING!

KODAN'S KORNER:

Watch Your Wallet

The various consumer protection rules which have been or will be implemented in the near future will have an impact on your wallet. Many of these rules put strict limits on fees banks can charge. This is good for the consumer. The flip side to this is the banks will find other fees to charge the consumer to replace the fees they have lost.

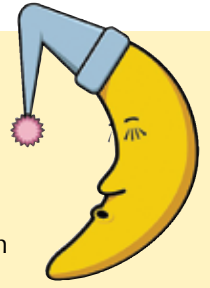
The first place they will start is to eliminate "FREE CHECKING" as you have come to know it (see article below). To keep your "free" checking account, you will have to keep higher balances and jump through all kinds of hoops. Be on the lookout for the notices that will arrive from your bank and go through it with a fine tooth comb.

Jersey Trades is committed to our members and will continue to offer the BEST "TRULY FREE" checking account. No minimum balance, no per items paid charges, or any monthly maintenance fees or requirements. So, after you have read the bank's notice of changes to your account, compare it to the offer from YOUR credit union.

We are always a phone call away to answer any questions or to open your new FREE checking account.

– Bob Kodan

Inactive Account Fee Reminder:



Effective June 1, 2005: Any account with an aggregate balance of less than \$350.00 showing no activity for an 18 month period or more will be assessed an inactivity fee of \$15 per month. **To keep your account active only 1 transaction per year must be performed.**

Supervisory Committee Notes

The Supervisory Committee of Jersey Trades FCU is conducting its annual audit of members' accounts. If you have a discrepancy in reference to the information that appears on your account, please submit in writing your comments and any supporting documentation to:

**Jersey Trades FCU
Supervisory Committee
c/o D'Arminio and D'Arminio
415 Route 10 East
Randolph, NJ 07869**

Spring it On! Used Auto Sales Event

We'll give you Blue Book[®] Trade-In Value on your vehicle **PLUS \$500!**

Jersey Trades Federal Credit Union Members:
Receive 1.00% off current rates!

And, we'll give you Blue Book[®] Trade-In Value on your vehicle **PLUS \$500!** OR Receive a **\$500** Visa[®] Gift Card!¹

Upon used vehicle purchase from Enterprise Car Sales.

March 1 - April 30, 2011

Call 1-800-848-2438 option #2 to get pre-approved by Jersey Trades FCU today!

Visit us at Enterprise Car Sales:

Clifton	1316 Main Ave.	973 772-0150
Iselin	449 State Hwy. 27	732 404-1223
Wayne	1546 Rte. 23 North	973 696-9565

JERSEY TRADES Federal Credit Union

enterprise car sales

APR-Annual Percentage Rate. 1.00% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Jersey Trades Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased from 3/1/11 - 4/30/11. 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 for any vehicle pay-off amounts 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 valid where prohibited. Cannot be combined with \$500 gift card offer. Offer valid from 3/1/11 - 4/30/11. \$500 Visa® gift card will be issued 30 business days upon purchase of vehicle. Offer valid only on Enterprise vehicles purchased from 3/1/11 - 4/30/11. Offer valid where 7 Day Rescission Agreement is attached. No cash advance. Cannot be combined with KBB plus \$500 offer. Not valid on previous purchases. The "1" in Visa and MasterCard logos is a registered trademark of Visa U.S.A. Inc. and MasterCard International, respectively. © 2011 Enterprise Car Sales. 848/11/01/02/11

Preview our great selection of quality used vehicles at cuautodeals.com.

Free Checking Accounts... A Thing Of The Past?

Recent changes in laws and regulations that reduce the amount of fees that "Big Banks" were traditionally charging are making the Free Checking Account offers virtually extinct. What once was free checking has now become, "free" checking if you agree to do several other things, such as maintain a certain balance, have direct deposit into your account, agree to receive electronic statements, and/or sign up for a home banking product. These banks have seen a



loss of income due to the new regulations so they are reviewing all of their fees and products. Free checking is no longer profitable, so it is being eliminated.

Moving your checking account to a credit union is a great option. Credit Unions are cooperatives "owned" by our members, so we are not investing in outside stockholders. Jersey Trades has ALWAYS

offered free checking accounts. They are non-interest bearing, no minimum balance, no per check fee, first order of 150 checks free accounts.

Sound too good to be true?? Well it's not. Call our main office today at 800-848-2438 and request a checking application today, and stop paying fees, or signing up for services that you don't really need or want.

REFER A MEMBER TODAY!

Shared Service Center Branches

Jersey Trades FCU provides our members with numerous Shared Service Center locations in New Jersey and throughout the nation. You can make deposits and withdrawals at any of these locations. Best of all, it's free! Here is a list of the Shared Service Center locations in New Jersey:

AFFINITY FCU

73 Mountain View Blvd. Bldg. 200
Basking Ridge, NJ 07920
1520 Route 206
Bedminster, NJ 07921
1342 Centennial Ave
Piscataway, NJ 08854
235 Ridgedale Ave.
Cedar Knolls, NJ 07927
315 US Highway 206, Suite 501
Hillsborough, NJ 08844
1860 Route 35 South
Middletown, NJ 07748
1098 Route 202 Mt. Kemble Ave.
Morristown, NJ 07960
598 Central Ave.
New Providence, NJ 07974

UNITED TELETECH FCU

*(Kiosk)
2201 Highway 1 South Ste. 119B
Shops of Commerce Plaza
North Brunswick, NJ 08902
205 Hance Ave.
Tinton Falls, NJ 07724
3636 Highway 33
Neptune NJ 07753
Kiosk*

QUORUM FCU

100 Campus Dr., Suite 112
Florham Park, NJ 07932

ATLANTIC FCU

37 Market Street
Kenilworth, NJ 07033

PARAGON FCU

120 Van Nostrand Ave.
Englewood Cliffs, NJ 07632
350 Ramapo Valley Rd.
Cooper Tree Shopping Plz.
Oakland, NJ 07436
100 Paragon Drive
Montvale, NJ 07645
1 Lethbridge Plaza
Mahwah, NJ 07430
569 Broadway
Westwood, NJ 07675
5 Washington Ave.
Dumont, NJ 07628

NOVARTIS FCU

124 S. Ridgedale Ave.
East Hanover, NJ 07936

ESSEX COUNTY TEACHERS FCU

125 Franklin St.
Bloomfield, NJ 07003

GARDEN STATE FCU

144 Route 38
Moorestown, NJ 08057

BAY ATLANTIC FCU

600 N. 2nd St.
Millville, NJ 08332

*See article to the right.

MEMBERS 1st Of NJ FCU

28-A Cornwell Dr.
Bridgeton, NJ 08302

CREDIT UNION OF NEW JERSEY

1301 Parkway Ave.
Ewing, NJ 08628
4364-F Route 130 N
Willingboro, NJ 08046

FIRST JERSEY CU

245 Diamond Bridge Ave.
Hawthorne, NJ 07506
1 Corporate Drive
Wayne, NJ 07470

NORTH JERSEY FCU

711 Union Blvd.
Totowa, NJ 07512
39 Broadway
Newark, NJ 07104
30 Bergen Street
1102 Administration Complex
Newark, NJ 07107
126 Market Street
Paterson, NJ 07505

BRIDGETON ONIZED FCU

2550 South Main Rd.
Vineland, NJ

JERSEY SHORE FCU

1434 New Road
Northfield, NJ
3317 Route 9 South
Rio Grande, NJ

GREATER ALLIANCE FCU

359 Main Street
Hackensack, NJ 07601
40 W. Century Rd.
Paramus, NJ 07652

HAMILTON HORIZONS FCU

3535 Quakerbridge Rd.
Hamilton, NJ 08619

SEAPORT FCU

1180 McLester St., Unit 1
Elizabeth, NJ 07201

CAMCO COMMUNITY FCU

203 E. Browning Rd.
Bellmawr, NJ 08031

LIBERTY SAVINGS FCU

666 Newark Ave.
Jersey City, NJ 07306
1590 Kennedy Blvd.
Jersey City, NJ

108 48th Street
Union City, NJ 07087

PRINCETON FCU

104 Carnegie Center, Suite 103
Princeton, NJ 08540

XCEL FCU

30 Path Plaza
Jersey City, NJ 07306
3680 Kennedy Blvd.
Jersey City, NJ 07307

Shared Service Center Kiosks*



United Teletech shared service centers have replaced traditional teller services and added Kiosk machines for members to perform transactions. These machines are not ATM machines, but perform similar functions.

The Kiosk can perform:

- ✓ Deposits
- ✓ Cash Withdrawals*
- ✓ Cash Loan Advances
- ✓ Loan Payments
- ✓ Transfers within the member's credit union accounts
- ✓ Balances
- ✓ Recent History showing the last ten items that cleared the member's account

What you need to perform a transaction:

- ✓ The name of your credit union
- ✓ Your account number
- ✓ The social security number of the primary member (name listed first on account)
- ✓ A debit, credit or check card from **ANY** institution or a valid State ID/ Driver's License with a magnetic strip on the back

It is very easy and secure. All you have to do is answer a few security questions and then pick a PIN number to be used for future visits.

*Please note: there is a daily limit on the withdrawals made on these machines: \$1,000.00 a day.



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Contact us to find out how you can enjoy the money-saving products & convenient services your Credit Union offers.

To use a Shared Service Center branch, all you need to bring is your account number and a valid ID to any of the participating locations!