

Fourth Quarter
Fall 2011

JERSEY TRADES
Federal Credit Union

CREDIT UNION
Blueprint

SERVING THE BUILDING TRADES OF NEW JERSEY

In This Issue:

- Holiday Products
- Happy Holidays
- Kodan's Korner
- Credit Union Membership
- Bulletin Board
- Shared Service Centers
- Password Tips
- And More

Holiday Closings

Columbus Day

Monday, October 10, 2011

Veteran's Day

Friday, November 11, 2011

Thanksgiving Holiday

Thursday, November 24, 2011

Friday, November 25, 2011

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

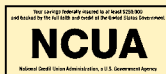
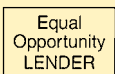
Office Hours

Monday - Thursday

8:30 AM - 5:00 PM

Friday

8:30 AM - 4:30 PM



ULTIMATE TAILGATE
USED AUTO SALES EVENT

Get great deals on select used vehicles for a limited time!

Great prices on more than 120 makes and models, including:

\$14,197¹
*10 Toyota Corolla LE 4dr
36,000 - 42,000 miles

Get 1.00% off the current rates!²
And, receive two years of oil changes!³
Up to a maximum of eight oil changes.
Upon used vehicle purchase from Enterprise Car Sales.

October 1 – 31, 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 973 686-9565

JERSEY TRADES
Federal Credit Union

car sales
enterprise
Haggle-free buying. Worry-free ownership.⁴

*Prices valid 10/1/11 - 10/31/11 and do not include tax, title, tags, processing fees of \$149 or less as required by state law, governmental fees, any emissions testing charges, and any finance charges if applicable. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. **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 10/1/11 - 10/31/11. ³Year of oil changes is calculated by an average of 1,000 miles per month with an oil change every 3 months. Oil changes will be issued in 8 separate coupons each good for one oil change and has a total approximate retail value of \$280. Offer will be issued 30 business days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased from 10/1/11 - 10/31/11. Offer not redeemable for cash. Cannot be combined with any other offers. Not valid on previous purchases. Certain restrictions apply. See a representative for details. ⁴The "No Haggle, Hassle-Free Buying, Worry-Free Ownership" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2011 Enterprise Car Sales. 000002 01 0811 501

Preview our great selection of quality used vehicles at cauto deals.com

VROOM...

Fall is a great time to purchase a new or new-to-you car, truck, van, or SUV. Since new model year vehicles have arrived at dealerships across the country, dealerships need to make space for these and offer great deals.

Get the perfect car at the dealership and get the financing at the credit union. We offer terms of up to 5 years with very competitive rates.

Apply for a New or Used Auto Loan online at www.jerseytradesfcu.org, in person or over the phone.

New Wire Transfer/ Western Union Policies

As of May 20, 2011 the following went in effect:

WIRES:

- We will no longer accept 3rd party wires at all over the phone. 3rd party wires are wires out of an account going to another institution in someone else's name (i.e., Dave Smith wiring to John Doe). If the member comes here in person and we can physically see them and check their original ID, we will do a 3rd party wire, but that is the **ONLY** way. No faxes or emails accepted.
- Wire requests taken over the phone will now have a \$5,000.00 maximum (and only going from the same name to the same name).
- We will now be performing a 2nd verification on ALL outgoing wires. This means we will no longer guarantee the money to reach the other institution within a few hours. Wires may now take up to 24 hours, and if the 2nd verification cannot be completed, the wire will not be done at all. It is the initiating member's responsibility to verify with us or the receiving institution that the wire was approved and sent (after 24 hours).
- As an alternative to a wire, we now have overnight service through the United States Post Office. At the same cost of a wire, \$20.00, you can have our cashier check sent overnight to the home address. (Checks will be made payable to the member's name and sent to the address on file **ONLY!**)

WESTERN UNION:

- Western Unions over \$250.00 must now have a picture ID, no exceptions! If under that amount and no picture ID available, then must have a test question.
- The maximum western union amount allowable is \$1,500.00.
- 3rd party Western Unions only for amounts of \$250.00 and under (i.e., Dave Smith sending a western union to be picked up by Joe Doe).

Effective December 1, 2011

- We will **NO LONGER** be able to process Western Union transfers.

Please log onto www.westernunion.com to process your Western Union transfer needs right from the comfort of your own home or office. They offer several enhanced options to receive the funds in minutes, delivered to your home address, or picked up at a local location. You can pick and choose the options that work best for you.

HOLIDAY PRODUCTS

Holiday Loans

It may seem as if summer has just ended, but the stores are already fully stocked with all their holiday items. Be armed and ready for all of your buying needs. Apply for our annual Holiday Loan now.

- Rates as low as 7.95% APR*
- Terms up to 12 months
- Borrow up to \$2000

You can use this loan for your shopping spree or any other expenses that come your way. See the loan application that is included in this quarterly statement to apply, or call us at 800-848-2438, option 2 to speak to a loan representative now. Don't delay and get stuck having to do all your shopping last minute.

Use Your Credit Union Visa Credit Card To Make Your Holiday Purchases

Another way to be ready for the Holiday Season is to have our Visa Credit Card in your "holster" and ready to "draw". We offer two great cards, the Low Rate Platinum and the Rewards Platinum Card.

Low Rate Platinum Credit Card

- Rates as Low as 7.95% APR*
- No Annual Fee
- Low Monthly Payments
- No Fee Cash Advances
- Auto Rental Insurance**
- Travel Accident Insurance**

Visa Rewards Platinum Credit Card

- Rates as Low as 9.95% APR*
- No Annual Fee
- SCORECARD Rewards Points
- No Fee Cash Advances
- Auto Rental Insurance**
- Travel Accident Insurance**

Every time you use your Visa Rewards Platinum Credit Card you earn Bonus Points towards free merchandise, airline tickets, home furnishings, cruises, and much much more. So when you are done buying gifts for everyone else, you can even treat yourself to something special.

Call our loan department and ask for an application today.

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change at any time without advanced notice.

**To qualify for Auto Rental Insurance, and/or Worldwide Travel Accident Insurance, your Visa must be used for the purchase of protected auto rental or travel tickets.

Happy Holidays

Since this is our only opportunity to reach out to the entire Membership prior to all of the holidays, the Staff and Board of Jersey Trades FCU would like to say, Happy Halloween, Happy Thanksgiving, Merry Christmas, Happy Chanukah, Happy Kwanza, and Feliz Navidad. No matter which holiday you do or don't celebrate, we just want to take the time to acknowledge all of our members and wish you health and happiness now and in the New Year to come!

HAVE A SAFE AND HAPPY HOLIDAY SEASON!



KODAN'S KORNER:

Two Wolves

One evening an old Cherokee told his grandson about a battle that goes on inside people during their lives.

He said, "My son, the battle is between two wolves inside of us all. One is Evil – It is anger, envy, jealousy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego. The other is Good – It is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and faith."

The grandson thought about it for a minute and then asked his grandfather, "Which wolf wins?"

The old Cherokee simply replied, "The one you feed."



– Bob Kodan



Let The Secret Out About Credit Union Membership

Tell your parents, spouse, siblings, grandparents, grandchildren, household members, and fellow union workers about the money-saving products and convenient services Jersey Trades FCU offers.

We can help satisfy their borrowing needs with a New or Used Auto Loan, Personal Loan, Home Equity Line of Credit, Mortgage, and Credit Card.

And, we can help them put some money aside for a rainy day, a winter getaway, retirement, etc. with our Share Savings Accounts, Money Market Accounts, Share Certificates, and Individual Retirement Accounts.

So, tell your family member or co-worker to stop in or give us a call. Or, direct them to www.jerseytradesfcu.org for an online application they can print, fill out and send to us.

International Credit Union Day

October 20, 2011

This year's International Credit Union Day theme, "Credit Unions Build a Better World," celebrates the important economic and social contributions credit unions make to their communities worldwide.

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities, and countries around the world, and have done so for generations. As we celebrate International Credit Union Day this October and prepare for the United Nations' International Year of Cooperatives in 2012, we celebrate with more than 186 million people worldwide that we're all part of building a better world.

If you are in the area that day, please stop by our main office at Cherry Hill Road in Parsippany and help us celebrate.



Traveling This Holiday Season?



If so, you're never far from your Jersey Trades FCU accounts. Shared Branching allows you to conduct your financial affairs in over 6,700 credit union locations across the country and in Germany, Guam, Italy, Puerto Rico, and the United Kingdom.

Go to www.cuswirl.com or call 888.CU.SWIRL to find a Shared Branch near your holiday destination.

Online Calculators

Did you know that www.jerseytradesfcu.org has several online calculators? The loan calculator will help you figure out how much your loan really costs. The savings calculator is a fun way to find out how long it will take for you to become a millionaire. The mortgage calculator calculates first mortgages only. And, the credit card payoff calculator will help you find out how much extra you might pay on credit card purchases if you carry a balance.

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

NEED A LOAN? CHECK WITH YOUR CREDIT UNION FIRST!

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

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

Password Tips

Once hackers get a password, it's smooth sailing through your personal and financial information unless you make it extra hard for them.

For instance, don't just use one password for everything online. Many experts recommend you having one for your e-mail account, one for your social media sites, one for your online banking, one for your credit card, and yet another one for shopping on web sites.

Don't use the name of a pet or loved one, the word "password", the numbers "123456", or the phrase "letmein" as these are the most popular passwords.

Strong passwords can be a phrase you like or are familiar with where you take the first letter of each word in that phrase as your password. You could expand on it by capitalizing certain letters or using symbols in place of the letters. Passwords should be at least eight characters long.

For example: "actions speak louder than words". Your password could be "aStW109!".

To prevent hackers from following your key strokes by using malware, make sure your antivirus and antispyware software is working and updated.

Please change/rotate your passwords a few times a year.

Winter Safety Tips

- Dress in layers so you stay warm and dry.
- Try to maintain healthy eating and sleeping habits.
- Stay off waterways even if you think they're frozen.
- Avoid roadways with hills especially if they are snowy or icy.
- Be mindful of black ice.
- Don't be an aggressive driver; maintain a safe driving distance between you and the car in front of you.
- Sled down hills without branches, fences or other obstacles.
- Don't sled onto roadways.
- Do not leave the snow blower unattended when it is running.
- Keep emergency gear in your car for every day trips.



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!