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Holiday Closings

Columbus Day

Monday, October 11, 2010

Veteran's Day

Thursday, November 11, 2010

Thanksgiving Holiday

Thursday and Friday,
November 25 & 26, 2010

Christmas Eve

Friday, December 24, 2010

New Year's Eve

Friday, December 31, 2010

205 Cherry Hill Road

Parsippany, NJ 07054

(973) 263-0001

1-800-848-2438

Fax (973) 263-5559

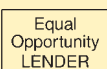
www.jerseytradesfcu.org

Office Hours

Monday - Thursday

8:30 AM - 5:00 PM

Friday 8:30 AM - 4:30 PM



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act



Jersey Trades FCU Has All The Tools YOU Need For A Great Home Loan!

Are you in the market for a 1st Mortgage? Be sure to use your advantage as a member of Jersey Trades FCU. Along with the great service you can expect from us, we offer you access to competitive rates, FREE pre-approval, a fast application process, and our close attention to your specific home loan needs. You can also visit our online Mortgage Center to use our interactive mortgage calculators and other helpful resources.

Jersey Trades FCU has a variety of fixed and adjustable rate loan products available. Whether you are a first-time buyer or would like to decrease your current mortgage rate or term, our expert Home Finance Consultants are ready to hear from you! Let us know what your home loan goals are and we'll do all we can to help you reach them.

With rates currently low, now could be a great time to apply! Your dream home or thousands of dollars in home loan savings may be a phone call away. Call us today at 800-231-9924 or visit our Mortgage Center at www.jtfcu.net to discover how Jersey Trades FCU can help you build a great home loan!



GET IN AND GO!

New And Used Auto Loans

The fall is the perfect time to buy a new or new-to-you car, van, truck, or SUV since the new model years are released. Come to Jersey Trades FCU for the financing!

Jersey Trades FCU offers pre-approval so you can go to the dealership with financing already locked in place.

Our New Auto Loans offer rates as low as 4.99% APR*, up to 100% financing and terms of up to 6 years.

Our Used Auto Loans offer rates as low as 5.74% APR*, financing up to 100% of N.A.D.A. value and a term of up to 60 months.

Already have a New or Used Auto Loan with another financial institution or lender? Refinance with the credit union to benefit from today's historically low rates. Apply at www.jtfcu.net, call or stop by today!

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

New Treasury Department Rules And How They MAY Affect You



In June, the Treasury Department announced that consumers will now have to receive all payments from the U.S. government **electronically**. This includes Social Security, Supplemental Security Income, Veterans, Railroad Retirement, and U.S. government benefit recipients. **Benefits will now have to be deposited directly into an account at a financial institution or into the Direct Express debit card from the Treasury.**

The debit card can be used at ATMs. One free cash withdrawal per pay period is allowed. Additional ATM uses are \$0.90 each.

Any new recipients as of March 1, 2011 of Social Security and other government benefits will receive their benefits electronically. Anyone already receiving benefits, you have until March 1, 2013 to convert.

Remember all Direct Deposits at Jersey Trades FCU are always free. So if you have an account here already, all you need is our routing and transit number (221277816) and your account number and your benefits can go directly to your account here.

Get The Latest Credit Union Information Online at www.jerseytradesfcu.org.

ULTIMATE TAILGATE USED AUTO SALES EVENT



And, get 1.00% off your approved APR!
Upon used vehicle purchase from Enterprise Car Sales.

October 15 - November 24, 2010

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

Visit us at these participating Enterprise Car Sales locations:
Clifton.....1316 Main Ave.....973 772-0150
Iselin.....449 State Hwy. 27.....732 404-1223
Wayne.....1546 Rte. 23 North.....973 686-9565



*Vehicle must be financed using standard financing terms through Jersey Trades Federal Credit Union to qualify for payment offer. Jersey Trades Federal Credit Union will make the first payment on the payment due date up to \$500 on member's behalf after vehicle is financed through Jersey Trades Federal Credit Union. Offer valid when 7-day Repurchase Agreement is activated. Offer valid 10/15/10 - 11/24/10. No cash advances. Offer not valid for previous Enterprise purchases. APR=Annual Percentage Rate. 1.90% off current rates. Current rate will vary based on creditworthiness and terms. Financing for qualified Jersey Trades Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 10/15/10 - 11/24/10. The "W" logo, Enterprise, and "Happily-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2010 Enterprise Car Sales. 900598 H-AD 06/10 JB

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

Have You Started Your Holiday Shopping Yet?

Apply TODAY for the Jersey Trades FCU Visa Credit Card to help out at the mall!

We offer a Low Rate Platinum and a Visa Rewards Platinum card.



JTFCU'S LOW RATE PLATINUM CREDIT CARD

- Rates as low as **7.95% APR****
- Low monthly payments
- No annual fee
- Auto Rental & Travel Accident Insurance
- No fee cash advances

JTFCU'S VISA REWARDS PLATINUM CREDIT CARD

- Rates as low as **9.95% APR*****
- No annual fee
- SCORECARD Reward Points
- Auto Rental & Travel Accident Insurance
- No fee cash advances

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 can subject to change without notice.

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

HAVE A HAPPY AND SAFE HOLIDAY SEASON!

KODAN'S KORNER:

"Weakness of attitude becomes weakness of character."

– Albert Einstein



When you read Einstein, you see a recurring theme: Mental Toughness. So we must ask ourselves; are we mentally tough? Do we have the ability to grind it out everyday? We are all dealing with 1 or multiple unpleasant situations. I hear from many members and I know what some of you are going through and that drives a lot of what I write about. I also know that many of you are NOT weak in attitude and I respect and applaud you for that. So would Einstein if he were here today. So just remember, when you

go through these difficult times you are not just getting by, but you are given an opportunity to build character.

– Bob Kodan

Credit Union Membership *The Gift That Lasts A Lifetime*

The perfect gift for your family and co-workers is credit union membership at Jersey Trades FCU. Let them know that we offer all of this:

- ✓ Low rate loans
- ✓ High rate savings & investment accounts
- ✓ Convenient services
- ✓ Lifelong membership
- ✓ Great member service
- ✓ And more

Stop by, give us a call or go online to www.jtfcu.net to get membership applications for your parents, spouse, siblings, children, and co-workers today!

Keeping You Informed

In a continuing effort to better service our members, we have partnered with SWBC, a San Antonio based financial and insurance services company to confirm current and adequate insurance requirements are being maintained as required by your auto loan agreement.

With more than 34 years of credit union partnering experience, SWBC has served financial institutions and businesses across the country and individuals in the San Antonio area for more than three decades. SWBC currently manages more than four million loans at hundreds of institutions nationwide, and they understand the needs and concerns of our members. SWBC has strong relationships with multiple carriers and monitors the stability of the insurance providers to ensure reliable and consistent coverage.

If you've recently received a letter in the mail, our records indicate that your vehicle may not be insured. Please follow the instructions on the letter to provide proof of insurance. We appreciate your business and thank you for helping us update your auto loan information.



**Our 2010
Scholarship
Winner,
Megan
Albright**



Happy Holidays

The entire Staff and Board of Jersey Trades FCU would like to wish all of our members and their families a Very Happy and Healthy Holiday Season!

We look forward to continuing to serve our members in 2011!



Get In The Spirit With Our Holiday Loans!



To make your holiday affordable, turn to a Holiday Loan from Jersey Trades FCU. This great product can help make this expensive time of year manageable. Use the Holiday Loan for gifts, decorations, food, a winter escape, or whatever!

- * **Terms of up to 12 months**
- * **Rates as low as 7.95% APR***
- * **Borrow up to \$2,000**

These loans are only available for a limited time; so don't wait! Stop by, visit www.jtfcu.net or give us a call for more information and to apply today!

*APR=Annual Percentage Rate. Rate subject to change at any time. Rate based on creditworthiness of individual applicant.

SEE YOUR CREDIT UNION FIRST FOR YOUR BORROWING NEEDS!

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

2201 Highway 1 South Ste. 119B
Shops of Commerce Plaza
North Brunswick, NJ 08902
205 Hance Ave.
Tinton Falls, NJ 07724
2111 Route 35 North
Holmdel, NJ 07733
3636 Highway 33
Neptune NJ 07753

QUORUM FCU

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

ATLANTIC FCU

37 Market Street
Kenilworth, NJ 07033

PARAGON FCU

5 Central Ave.
West Orange, NJ 07052
120 Van Nostrand Ave.
Englewood Cliffs, NJ 07632
350 Ramapo Valley Rd.
Cooper Tree Shopping Plz.
Oakland, NJ 07436
4800 Broadway
Union City, NJ 07087
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

PRINCETON FCU

104 Carnegie Center, Suite 103
Princeton, NJ 08540

USALLIANCE FCU

25A Vreeland Rd., Suite 106
Florham Park, NJ 07932

XCEL FCU

30 Path Plaza
Jersey City, NJ 07306

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!

LOCAL. TRUSTED. SERVING YOU.

International Credit Union Day!



Did you know that there are over 186 million people around the world that belong to a credit union? This is our day to come together and celebrate all credit unions.

When you conduct your financial affairs at Jersey Trades FCU, you're not just a customer – you're a member.

This year's theme focuses on the benefits of credit union membership. Trust and service are just a couple of the many advantages of being a member of a credit union. You are in charge of your money and your credit union.

October 21, 2010 is International Credit Union Day! We thank each and every one of our members for choosing Jersey Trades FCU as their financial institution.

Stop The Flu From Spreading



It's flu season again. The virus is most dangerous to infants and young children, the elderly and people with heart disease, lung disease, diabetes, and other chronic medical problems. Here are some ways to keep the flu from spreading.

- If you're sick, stay home. If you have a fever, chills, cough, sore throat, runny nose, body aches, don't go to work or school. This way you don't end up sharing the flu with your co-workers or classmates.
- Don't touch your eyes, mouth or nose. These are places where the flu germs enter the body.
- Cover your cough and sneezes. Use a tissue or the upper sleeve of your shirt.
- Always wash your hands after sneezing, blowing your nose or coughing. If you can't get to a sink, use an alcohol-based hand sanitizer.