

Fourth Quarter
Fall 2008

**JERSEY
TRADES**
Federal Credit Union



CREDIT UNION
Blueprint

SERVING THE BUILDING TRADES OF NEW JERSEY

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Holiday Closings

Columbus Day

Monday, October 13, 2008

Election Day

Tuesday, November 4, 2008
Closing 1:00 PM

Veteran's Day

Tuesday, November 11, 2008

Thanksgiving Holiday

Thursday & Friday,
November 27 & 28, 2008

Christmas Eve

Wednesday, December 24, 2008
Closing 1:00 PM

Christmas Day

Thursday, December 25, 2008

New Years Eve

Wednesday, December 31, 2008
Closing 1:00 PM

New Years Day

Thursday, January 1, 2008

Martin Luther King Jr. Day

Monday, January 19, 2009



Credit Union Members:

**Receive a Rate
Discount of .50%!***

Plus, Receive A \$100 Gas Card!*

Upon used vehicle purchase from Enterprise Car Sales.

October 13 - 31, 2008

Call your credit union to get pre-approved today!



Call 1 800 car sales for the location nearest you.

*APR Annual Percentage Rate. 0.50% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified credit union members. Offer valid only on Enterprise Car Sales vehicles purchased from 12/13/08 - 10/31/08. \$100 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 12/13/08 - 10/31/08 and financed through your credit union. Offer void where 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases. Offer of rate, financing, and financing being offered hereby, are estimates of the financial institution and are not the offer of the lender. See the actual offer for details. ©2008 Enterprise Car Sales. All rights reserved.

Preview our all-star lineup of late-model vehicles at cuautodeals.com

**JERSEY
TRADES**
Federal Credit Union

**Make Jersey Trades Federal
Credit Union Your Full-Service
Financial Institution!**

Your Money Is Safe And Sound At Your Credit Union

We know that failing financial institutions have been in the news lately and many people are worried about the security and safety of their money. Your money is safe and sound at Jersey Trades FCU because the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA that is backed by the full faith and credit of the US Treasury, protects your credit union share accounts.

In 1970, Congress established the NCUSIF to insure member share accounts at all federally chartered and most state chartered credit unions.

The NCUSIF insures your share accounts up to \$100,000. IRAs are insured to \$250,000.

If you have more than one single-ownership account in the same credit union, all those account balances are added together and insured collectively, to the maximum of \$100,000.



Joint accounts at the same credit union are insured separately from your other individual accounts up to \$100,000. Each individual's interests in all jointly held accounts are added together and insured up to \$100,000.

Funds in Traditional IRAs and Roth IRAs are added together and insured in the aggregate up to \$250,000.

You have coverage up to the full insurable amount in each credit union if you have accounts at more than one insured credit union.

Since credit unions are responsible lenders and hold more of their mortgage loans in their own portfolios, they have been able to stay above the subprime crisis that many other lenders have fallen under. In recent economic difficulties, credit unions prove to be a sound place to invest money.

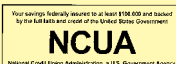
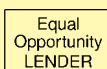
No one has ever lost a penny placed in trust with a federally insured credit union. If you have any questions, please don't hesitate to contact us.

The entire staff and board of directors of Jersey Trades Federal Credit Union would like to wish all of our members a very happy and healthy holiday season, and a prosperous new year.

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



Need A Loan...Look No Further.

Jersey Trades Is Here To Assist You With All Your Needs!

In today's hard times sometimes being approved for a loan can be a little difficult. You may have had some past problems, some late pays, all which leave their mark on your credit report...but that is where we can help.

The uniqueness of a credit union, and your credit union, Jersey Trades FCU, is that we understand your situation. We know what the job market is currently like for the various building trades, and therefore we can be a little more lenient in our lending. Not only can we help you where others may not, but we can do so in much less time. If you are looking for an unsecured loan, or an auto loan, if you call our office in the morning (before 11am) in most cases we will have a response for you before the end of the day. If you are calling a little later in the day, we will let you know by the following morning. You also have the convenience of logging onto our website at www.jerseytradesfcu.org to apply for loans and receive an immediate response. Home equity loans take a little longer, but still only about 5 business days compared to about 2 weeks with any bank.

So next time you are in the market for a loan, or need to refinance an existing one, call us first, then you won't need to call on anyone else.



New Contact Information?

If you have a new address or phone number or changed your name through marriage, please notify us. It's important that we have your current information. Thank you.

GET THE LATEST INFORMATION ONLINE AT WWW.JERSEYTRADESFCU.ORG



KODAN'S KORNER

It is no secret that our economy has been suffering nationwide for some time now. The current conditions have affected nearly all facets of everyday life. Recently, several bank failures have been the focus of media attention. This latest concern may have created some uneasiness among the membership.

Your deposits here are insured by the National Credit Union Insurance Fund. This fund, similar to the FDIC coverage at banks, has never cost the taxpayer a single penny. This cannot be said of the FDIC. This is a testament to the safety and soundness of the credit union industry and the effective oversight of the National Credit Union Administration (NCUA), our federal regulator.

Your Board of Directors works diligently to ensure this institution protects your interests and maximizes the value of your membership. We have passed all of our federal examinations with the highest marks. I encourage all to visit the NCUA's website, (www.ncua.gov), to review the results of these examinations.

The Board and staff are proud to represent your credit union, especially during these challenging times, as more than ever the credit union philosophy has proven to be among the safest of financial choices for consumers.

– Bob Kodan



ACH – What It Stands For And What It Means.

You may have heard someone mention those 3 letters, or maybe not, you may already know what they mean, or you may not, but we will take a minute to explain. The initials ACH stand for Automated Clearing House. These are electronic debits or credits that hit your account.

ACH is synonymous with direct deposit, which is an electronic deposit/credit into your account. If you didn't already know, we offer direct deposit to all our members. So if you are receiving payroll checks from your employer, or social security checks from the government, or pension checks from your retirement accounts, instead of receiving these in paper format, you can have them electronically deposited into your account. This can tremendously cut down on waiting time for all members...waiting for the check to come in the mail...waiting for the check to clear at your financial institution...waiting to pay your other bills until the funds are available.

We also offer what is called ACH origination. This is for members who have a loan with us, but rather than write a check out every month, and waste the time and money on a stamp and mailing it, we can electronically debit your account with another institution every month on your due date, to pay our loan. Not only is this convenient, but it will also ensure that your loan will be paid on the same day every month and keep your credit report current and "clean".

So don't hesitate...call your employer, your retirement accounts, social security today, and request your money be direct deposited into your Jersey Trades FCU account. All you need is our routing and transit number, 221277816, and your account number. If you are interested in paying your loan, call us so we can send you the authorization form before your next payment is due.



— COMING SOON —

Carfax – When applying for a loan, we will be able to offer members a Carfax report at a small fee; if the loan is approved and financed with us, we will return the fee to you.

Online Account Opening/Set-up – Most members have their accounts set up automatically with their first personal/vacation fund deposit, but that doesn't make you an "official" member of the credit union. Members will be able to join and open a variety of accounts and services from any computer.

Once these great products and services are available, we will let you know. As always we are striving to make our credit union a one-stop shop for all of your financial needs.

Refer A Family Member Or Fellow Union Member Today! And Get A Chance To Win A \$250 GIFT CARD!



If you refer a family member or fellow union member to us, you will be entered into a drawing to be held December 5, 2008 to receive a \$250 gift card.

Referred members who join will be entered into a drawing on December 5, 2008 to win a \$250 gift card. New members must tell us what member referred them at the time they join. With each account they open, the new member will receive an entry to the drawing.

No purchase necessary to enter or win. In order to be eligible for the drawing, the referred member must join the Credit Union by November 28, 2008.

NEED A LOAN? SEE US 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

2201 Highway 1 South Ste. 119B
North Brunswick, NJ 08902
205 Hance Ave.
Tinton Falls, NJ 07724
2111 Route 35 North
Holmdel, NJ 07733

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
1180 McLester St.
Elizabeth, NJ 07207
569 Broadway
Westwood, NJ 07675
108 48th St.
Union City, NJ 07087

NOVARTIS FCU

124 S. Ridgedale Ave.
East Hanover, NJ 07936
12 Vreeland Ave,
Bldg. 112, 2nd floor Lobby
Florham Park, NJ 07932

ESSEX COUNTY TEACHERS FCU

125 Franklin St.
Bloomfield, NJ 07003

CUMCO 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

HAMILTON HORIZONS FCU

3535 Quakerbridge Rd.
Hamilton, NJ 08619

MERCER COUNTY NJ TEACHERS FCU

2271 Highway 33 Suite 108
Hamilton Square, NJ 08690

CAMCO COMMUNITY FCU

203 E. Browning Rd.
Bellmawr, NJ 08031

LIBERTY SAVINGS FCU

666 Newark Ave.
Jersey City, NJ 07306

For more information, call 1-800-848-2438 or go to www.jerseytradesfcu.org and click on "Shared Service Centers."

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!

The Jersey Trades
**Visa Debit Card =
Convenient Access
To Your Money!!**



You may live near our main office, or close to one of the locations mentioned in the article on the left, but if you don't, it doesn't mean you have to wait for the mailman to bring you your funds. Members can receive our **Visa** debit card and perform many transactions using it. You can make deposits*, withdrawals, and in some cases transfers within your Jersey Trades accounts. ATM machines are located on practically every corner, but with some of these there may be surcharges associated with them. To find locations that are completely free, log onto our website at www.jerseytradesfcu.org or www.jtfcu.net, click on ATM locations on the left menu tool bar and click on either the Co-op icon, or the United Teletch Locations icon to find those machines that are surcharge free. All 7-Eleven and WAWA ATMs are always free.

So don't hesitate...if you don't have one of our **Visa** debit cards, call our office today, so you too can have convenient access to all of your accounts with Jersey Trades FCU.

*Deposits are not accepted at all ATM locations. Please log onto our website, click on ATM locations, and either the Co-op icon or the NYCE icon to find a machine that accepts deposits.

**Don't Delay!
Use Your Gift Cards Today!**

Gift cards make great holiday gifts. When you receive your gift card, don't wait too long to use it because the card could expire, the store or restaurant could declare bankruptcy or the retailer could close.

To avoid these traps, double check to see if the gift card you receive expires. If the retailer closes, you can see if the competition will accept the card. If the retailer goes bankrupt, you can hold onto it hoping the retailer makes it out of bankruptcy.

Buy yourself a great gift before it's too late!

MAKE MEMBERSHIP A FAMILY AFFAIR!