

Making Change

SpringSummer

2021




South Jersey
Federal Credit Union

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ISSUE 1-2021

This is a publication of South Jersey Federal Credit Union.
For questions or concerns, please email
Marketing@southjerseyfcu.com. To submit your story
idea, contribute a recipe or publish a community event on
our calendar, please email us at Marketing@southjerseyfcu.com.



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President's Corner

Dear Members,

It's been a full year since the pandemic changed the way we live. From running meetings to running errands, and from socializing to schooling, we have had to adjust to new logistical and economic challenges. SJFCU has worked hard to adapt to these challenges, finding ways to help our members bank safely while working toward their financial goals.

Our Facebook Live sessions on lending, cybersecurity, scholarships and Tuition Rewards were very successful, and we look forward to hosting additional informational sessions. Be sure to like our Facebook page, and send us a message to let us know which topics are of interest to you. In addition, we're excited to announce the launch of MoneyEdu, our new online financial education program. Whether you want to learn more about funding your retirement or paying down debt, this helpful program gives you the knowledge you need to make sound decisions, so be sure to enroll.

We're also happy to announce the opening of our new loan center in Glassboro, which gives you quick and convenient access to our loan products. Not only can you learn about your borrowing options, but you can also submit your loan application, obtain pre-approvals, and receive quick on-site decisions on auto loans, mortgages, home equity loans and lines of credit. Please feel free to make an appointment to meet the dedicated lending staff.

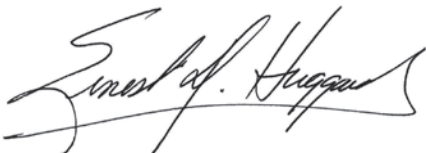
Along with these updates and improvements, we have decided that it's time for another change. After thorough research and discussion, we have decided to change our name and logo to accurately reflect our mission, services, and unique strengths. We're putting the finishing touches on our new look, so keep your eye out for a new image for SJFCU.

Although we're changing and adapting this year, rest assured that you can still rely on us to meet your financial needs. Our scholarship applications for the 2021-2022 school year are now available, and our Tuition Rewards program gives you an easy way to reduce college tuition expenses. We still offer free checking accounts with no monthly maintenance fees. And we offer deposit accounts such as IRAs, which give you a risk-free option to earn competitive interest rates.

You can also count on SJFCU to address the needs of the community. In 2020, SJFCU donated close to \$200,000 to worthy causes, and we plan to continue our charitable efforts this year. From donating to the AtlantiCare COVID-19 Pandemic Response Fund to supporting Gloucester County Habitat for Humanity, our recent philanthropic activities are covered in this issue of **Making Change**. Thank you to all of our members who donated to our #pinkout for MD Anderson Cooper Center and contributed items for our deployed military, and special thanks to the members of our Charitable Journey Committee, who help us fulfill our social commitment.

After a year filled with adjustments and adaptation, we hope the coming months bring you only positive change and growth. On behalf of the staff and Board of Directors of South Jersey Federal Credit Union, best wishes for a safe, happy, and prosperous spring and summer.

Yours truly,



Ernest D. Huggard
President and CEO



2021

MARCH

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IMPORTANT DATES:

SUNDAY, MARCH 14
Daylight Savings Time Begins

SATURDAY, MARCH 20
First Day of Spring

SUNDAY, APRIL 4
Easter Sunday

THURSDAY, APRIL 15
Tax Day

THURSDAY, APRIL 22
Earth Day

SUNDAY, MAY 9
Mother's Day

SATURDAY, MAY 15
Armed Forces Day

MONDAY, MAY 31
Memorial Day
All Offices Closed

MONDAY, JUNE 14
Flag Day

SATURDAY, JUNE 19
Juneteenth
All Offices Closed

SUNDAY, JUNE 20
Father's Day
SJFCU's 81st Anniversary

SUNDAY, JULY 4
Independence Day
All Offices Closed on July 5



BIG NEWS

SJFCU Offers Online Financial Education

SJFCU is committed to helping members reach their financial goals. MoneyEdu, our new online financial literacy program, allows you to access articles and other educational content, create a monthly budget, set goals, and track your financial health over time.

Your MoneyEdu experience is customized to your interests and goals, giving you a personalized financial education. To start taking advantage of this exciting new program, register at moneyedu.org/SouthJerseyFWC.



 **MoneyEdu**



Since our inception in 1940 as the Industrial Union of Marine and Shipbuilding Workers of America, SJFCU has gone through a number of changes as we've grown. From Shipbuilders Federal Credit Union to South Jersey Maritime Federal Credit Union and finally to South Jersey Federal Credit Union, we've updated our name and logo to reflect the changes in our membership and service offerings.

It's time for another update, and soon, we'll be unveiling our new image. Keep your eye out for our new look, but remember that even though our name and logo may change, our dedication to our members remains, as it has for the past 80 years.



We make borrowing a breeze.

Visit our **GLASSBORO** Loan Center for:

Dedicated Lending staff

On-site decision-making

1-hour pre-approval on auto loans*

Applications to closing for auto loans, home equity loans, and mortgages**

Financial counseling

Convenient extended hours

Free 2-hour parking

*Applies to applications received during posted business hours.

**Some loans may require closing at title company

GLASSBORO LOAN CENTER

202 Rowan Boulevard
Glassboro, New Jersey

Monday-Wednesday 9 am - 3 pm
Thursday-Friday 10 am - 7 pm
Saturday 9 am - 2 pm

FULL SERVICE BRANCH AND LOAN CENTER

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Refinancing Your Mortgage: Is it in your best interest?

You may hear that historically low interest rates make this the perfect time to refinance your mortgage. But is it the perfect time for everyone to refinance? The answer depends on a number of factors, such as your current interest rate, principal balance, and number of years left on your mortgage. The chart below shows how one family that obtained a \$150,000 mortgage in January 2018 can save by refinancing at a lower interest rate.

	Original 30-Year Mortgage	Refinanced 30-Year Mortgage
Interest Rate	4.75% APR	3% APR
Monthly Payment*	\$782	\$602
Total Interest Paid	\$131,690	\$94,777**
Interest Savings over the Loan Term	N/A	\$36,913***
Mortgage Payoff	December, 2047	December, 2050

*Includes principal and interest only; no property tax or insurance included.

**Includes total interest for refinanced loan plus interest paid in first three years of original loan

***Closing costs and other expenses related to obtaining the loan are not included in calculations

The family can pay even less interest over the course of the loan by refinancing with a 15-year mortgage, which has an even lower interest rate of 2.75% APR. The monthly payment will increase to \$968, but the total interest paid over the course of the loan will be reduced by \$79,193, and the family will pay off the loan 12 years earlier.

Visit SouthJerseyFCU.com to see how much you can save with our mortgage calculator (Services & Tools/Financial Calculators) and to start your easy online application (Loans & Credit/Home Mortgage Loans). If you have additional questions about our current rates and refinancing options, call **1-800-426-7140** to speak to a representative at State Financial, our mortgage partner.

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SJFCU *in the* COMMUNITY

Although many corporations scaled back their charitable giving in 2020, we made a commitment to support our community in this time of great need. We plan to continue offering assistance to families, businesses, and the nonprofit organizations that make a difference.

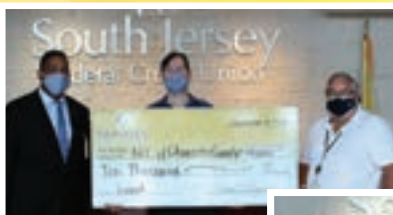


SJFCU supported AtlantiCare with a donation for its COVID-19 Pandemic Response Fund. We are happy to assist the dedicated medical professionals who have worked tirelessly to keep us safe and healthy throughout an unprecedented public health crisis.



We supported North Central Sight Services, Inc.'s efforts to create sustainable, person-centered programs and employment that enhance independence for individuals with unique visual capabilities in Williamsport, Pennsylvania.

The Federal Home Loan Bank of NY joined SJFCU to offer the Small Business Recovery Grant Program to institutions recovering from the COVID-19 pandemic. SJFCU EVP/CFO Angel Denis presented \$10,000 checks to Mark Fanelli, owner of Allstar Trophy in Glendora; Cori Solomon, Executive Director of Appel Farm Arts & Music Campus in Elmer; Kathie Nixon, Executive Director/CEO of Famcare Inc.; and Margarita Santiago & Ana Fernandez, co-owners of STARS Adult Medical Day Care Center in Camden.



The Federal Home Loan Bank of New York and SJFCU also offered Small Business Recovery Grants to help nonprofit organizations affected by the pandemic. SJFCU President/CEO Ernest Huggard presented Jake J. Jones, CEO, and Mark Storm, CFO of The Arc Gloucester with a grant to support programs and services for individuals with intellectual and developmental disabilities. He also presented James P. Curtin, President and CEO of Daytop New Jersey, with a grant to help meet the needs of adolescents, adults, and families struggling with the disease of addiction.



SJFCU was happy to donate many useful logo items to Family Promise of Southwest New Jersey. Family Promise offers temporary shelter and food to families with children under the age of 18.



SJFCU celebrated the completion of Gloucester County Habitat for Humanity's 46th home. As the financing agency for the mortgage for this home in Woodbury, we are proud to help a Gloucester County family achieve the goal of affordable homeownership.



SJFCU helped Chews United Methodist Church respond to an increased need for support with a donation for its food pantry in Chews Landing, NJ. Ken Barnshaw, Daniel Sulpizio, and Ernest Huggard of SJFCU presented a check to Reverend Bill Wilson, Pastor of the church.



With the help of our members who donated during our Breast Cancer Awareness Month #pinkout, we were able to help MD Anderson Cancer Center in the fight against breast cancer. SJFCU President/CEO Ernest Huggard joined SJFCU representatives Camille Gadsden, Claire Davis, and Ken Barnshaw to present a check to Susan Bass Levin, President and CEO of The Cooper Foundation.



SJFCU's Charitable Journey Committee (Erik Young, Claire Davis, Cindy Ford, Camille Gadsden, and Bruce VanMeter) collected donations from employees and combined them with a contribution from SJFCU to purchase gifts for 13 children across 5 families in NJ and PA. The committee wrapped and distributed the items from each child's wish list, just in time for the holidays.



We also donated bikes to the MD Anderson Cooper Foundation Auction. The bikes raised \$550 and helped the organization raise a total of \$25,000 in support of Pink Roses Teal Magnolias.



SJFCU celebrated the completion of Gloucester County Habitat for Humanity's 47th home. Daniel Sulpizio, SJFCU Executive Vice President/COO and President of Gloucester County Habitat for Humanity's Board of Directors, congratulated the owners of the new home in Woodbury.



Our generous members helped us collect items for our deployed military, just in time for Veterans Day. Camille Gadsden and Cindy Ford of our Charitable Journey Committee joined SJFCU President/CEO Ernest Huggard to present Karen Jennings, Director of The Military Support Group of New Jersey with the donations.



CASH FOR COLLEGE

Whether college tuition bills will become a concern for you this fall or years down the road, SJFCU offers resources to help you afford the expense. We offer scholarship awards up to \$1,000, with recipients chosen on the basis of academic performance, extra-curricular activities, community service, a teacher recommendation, and a personal essay. Scholarship applications are now available at SouthJerseyFCU.com/scholarships.

For families of younger students, SJFCU's Tuition Rewards program is an easy and effective way to earn funds for college. Program participants earn points totaling five percent of their SJFCU deposit account balance each year, and the points can be used to offset tuition through guaranteed scholarships at over 400 participating private colleges. The following example shows how much you can save by starting early with our Tuition Rewards program.

Parents and grandparents enroll when child begins 2nd grade:

Parents' checking account balance (average over 10 years)	\$1,000	
Points earned from parents' checking (5% of \$1,000 x 10)		\$500
Parents' savings account balance (average over 10 years)	\$7,000	
Points earned from parents' savings (5% of \$7,000 x 10)		\$3,500
Grandparents' savings account balance (average over 10 years)	\$12,000	
Points earned from grandparents' savings (5% of \$12,000 x 10)		\$6,000
Grandparents' IRA balance (average over 10 years)	\$60,000	
Points earned from grandparents' IRA balance (5% of \$60,000 x 10)		<u>\$30,000</u>
	TOTAL EARNED	\$40,000

That's a guaranteed scholarship of \$40,000 - \$10,000 per year for four years - just for keeping account balances at SJFCU. The earlier you enroll, the more family members who enroll and designate the student in your family as the scholarship recipient, and the more money you put aside in your SJFCU accounts, the more points you'll earn. Combining the Tuition Rewards scholarship with other scholarships and grants the student receives can substantially reduce the cost of a college education. For more information, including a list of participating colleges, visit SouthJerseyFCU.com/TuitionRewards.

We're happy
to invest in your future.

**South Jersey
Federal Credit Union**

**2021-2022
SCHOLARSHIPS**

Scholarship applications
are now available at

[SOUTHJERSEYFCU.COM/SCHOLARSHIP](https://southjerseyfcu.com/scholarship)

APPLICATION DEADLINE: APRIL 30, 2021



800-582-7640
SouthJerseyFCU.com

PRODUCT SPOTLIGHT: IRAs

Looking for a risk-free way to maximize the return on your savings? SJFCU's IRAs offer competitive dividends and tax advantages,* with no monthly service fee. If you're trying to decide between a Traditional and Roth IRA, here's a quick rundown to help you decide which type of account is right for you:

Traditional IRA: Tax Advantages Today*

Contributions to Traditional IRAs are tax deductible, so they may help you reduce your state and federal income tax liability in the current year.* Your earnings are tax deferred until withdrawal, and withdrawals can begin at age 59½. Early withdrawals are subject to penalty,** and mandatory withdrawals begin at age 70½. There is no minimum contribution requirement.

Roth IRA: Tax Advantages at Retirement*

Contributions to Roth IRAs are NOT tax deductible, but the earnings are 100% tax free at withdrawal.* There are income limits to be able to open a Roth IRA.*** Principal contributions can be withdrawn without penalty,* and withdrawals on earnings can begin at age 59½. There is no mandatory distribution age.

Assuming your income is within the Roth IRA limits, one of the questions to consider is whether you expect to be in a higher or lower tax bracket when you retire. If you expect your tax bracket to be lower than it is now, a Traditional IRA may be the best choice. If you expect to be in the same or higher tax bracket, a Roth IRA may be the option. ***

Whether you choose a Traditional or Roth IRA, SJFCU makes it easy to open an account and start saving. Visit one of our branches or go to SouthJerseyFCU.com for more details.

*Subject to some minimal conditions. Consult a tax advisor.

**Certain exceptions apply, such as healthcare, purchasing first home, etc.

***Consult a tax advisor.



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rewards

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Whether you're test-driving the latest car model, shopping for a pre-owned vehicle, or looking for a way to reduce your current car payment, be sure to check out SouthJerseyFCU.com for our low auto loan rates and special promotions.



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Congratulations ARE IN ORDER

Some of our SJFCU team members deserve a pat on the back for their recent accomplishments. We offer our congratulations to the following employees who received special recognition in the past few months:



Risk and Compliance Supervisor Cindy Ford received SJFCU President/CEO Ernest Huggard's Platinum Star award for receiving her certification in the IMM eSign system.



Assistant Vice President and Controller Camille Gadsden received a service award for 15 years with SJFCU.

SJFCU Executive Vice President and CFO Angel Denis was featured in South Jersey Biz magazine's 2020 list of "Who's Who in Banking."



SJFCU President and CEO Ernest Huggard received the Boy Scouts of America Garden State Council "Good Scout" Award. Presented to community leaders who exemplify the ideals of the Boy Scouts of America as expressed in the Scout Law & Oath, the award recognizes outstanding service as evidenced by the interest and leadership they have provided, as well as the respect and esteem in which they are held by their colleagues.



SJFCU Executive Vice President and COO Daniel Sulpizio was reappointed for a three-year term on the Gloucester County Workforce Development Board, a local partnership of top executives from businesses and county and state government agencies in Gloucester County. The Workforce Development Board is designed to create a workforce tailored to meet the needs of the community and produce an environment that will empower existing businesses, as well as bring new industry to the area.



The Average Banking Customer Pays Over \$100 in Fees Each Year* **SO DON'T BE AVERAGE**

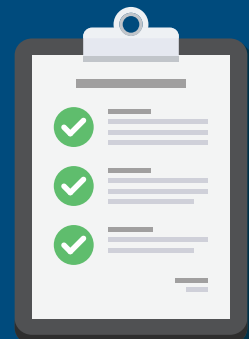
One at a time, the fees seem small – a minimum balance charge here, an ATM fee there. But over time, these fees add up. Imagine an extra \$100 to spend on a summer barbecue or build up your emergency fund. That money could be yours, so claim it today with a free checking account at SJFCU.

FREE CHECKING AT SJFCU

- No minimum balance
- No monthly service fee
- **FREE** Visa® debit card
- **FREE** mobile check deposits
- Access to over fifty-five thousand surcharge-**FREE** ATMs
- Online bill pay
- Mobile banking**
- Unlimited check writing
- And more

MAKE A SEAMLESS SWITCH!

Visit SouthJerseyFCU.com/Switch to download our convenient Switch Kit. It contains the forms and information you need to move your checking account from another financial institution.



To open your free checking account, visit SouthJerseyFCU.com and click “Open An Account” at the top of the page.

*Forbes.com **Message and data rates may apply



SJFCU DEBT PROTECTION PROGRAMS OFFER PEACE OF MIND

Have you ever wondered if there is a reason to enroll in a debt protection program for your loan? How about 566,259 reasons? Last year, SJFCU and **Member's Choice™ Borrower Security** covered loan payments totaling that amount, helping enrolled members who submitted a claim due to death, disability, or involuntary unemployment. Unless you have the resources to "self-insure" and continue making loan payments when your income is interrupted, consider the **Member's Choice™ Borrower Security** program. For more information, visit SouthJerseyFCU.com/DebtProtection.

Type of Claim	Number of Claims	Total Dollar Amount	Claim Amounts Compared to 2019
Life	27	\$120,706	.5% increase
Disability	172	\$267,410	30% decrease
Unemployment	142	\$178,143	383% increase



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TURN YOUR DREAMS INTO PLANS

with a Loan from SJFCU

From building a home to building your credit,
and from expanding your kitchen to shrinking your debt,
SJFCU can help you reach your financial goals.
Count on SJFCU for low rates, flexible terms,
and local decisions on:

AUTO LOANS

PERSONAL LOANS

CREDIT BUILDER LOANS

SECURED LOANS

HOME MORTGAGES

HOME EQUITY LOANS

HOME EQUITY LINES OF CREDIT

To learn more about our loans and start the application process,
visit **SouthJerseyFCU.com** and click “Loans & Credit.”



Holiday Food Hacks

Looking for a way to use those leftover Peeps®?

How about barbecue recipes that feed a crowd without breaking the bank?

These recipes will help you eat well – and save money – this spring and summer.

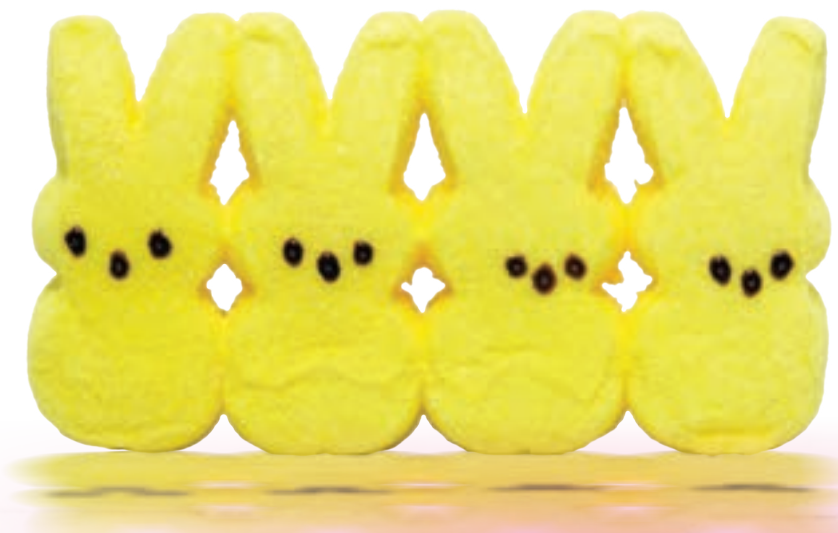
Easter PEEPS® S'MORES

INGREDIENTS

- Chocolate chips
- 1 TBS oil
- Rainbow sprinkles
- Graham crackers
- Peeps® flavored marshmallow candy

DIRECTIONS

1. Combine the oil and chocolate chips and microwave for about 90 seconds. Stir until completely melted.
2. Dip the edge of the graham cracker into the chocolate and cover with sprinkles. Let the chocolate harden on a piece of waxed paper.
3. Place a Peeps® bunny on a graham cracker (with no chocolate) and warm it in the microwave for 30 seconds.
4. Place the chocolate covered graham cracker on top.



BASKET BARGAINS

Instead of buying baskets for eggs and candy, try a plastic storage container, re-use a beach pail, or decorate paper bags with the kids.

MEMORIAL DAY 4TH OF JULY

CHICKEN AND BERRY PESTO PASTA SALAD

INGREDIENTS

- 2 cups dry shell-shaped pasta
- 2 cooked boneless skinless chicken breasts, diced
- 2 cups baby spinach, chopped
- 1 cup strawberries, hulled & quartered
- 1 cup blueberries
- ½ cup mini fresh mozzarella balls
- Salt and pepper to taste
- 2 TBS pesto
- 2 TBS apple cider vinegar
- 1 tsp honey

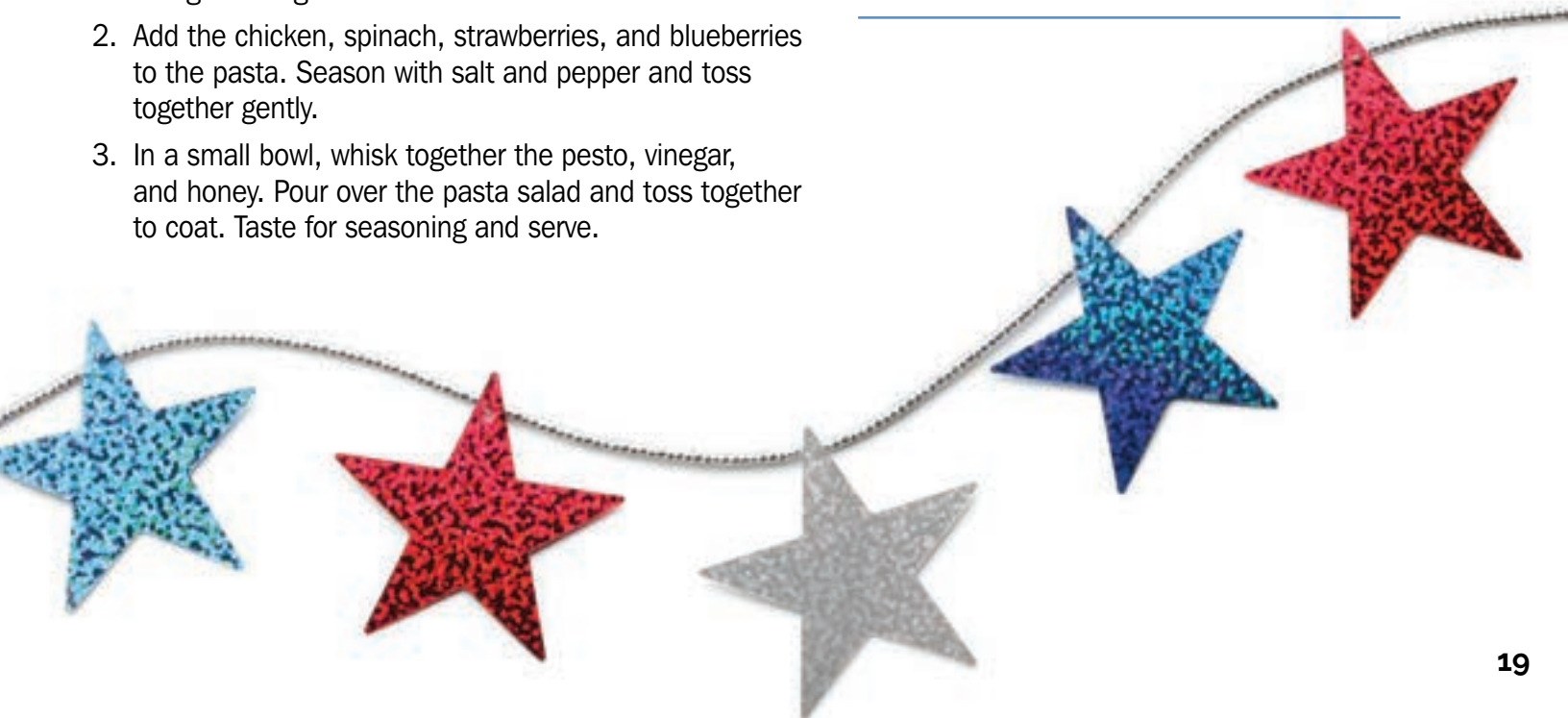
DIRECTIONS

1. Cook the pasta according to package instructions. Rinse under cold water and drain. Add the pasta to a large serving bowl.
2. Add the chicken, spinach, strawberries, and blueberries to the pasta. Season with salt and pepper and toss together gently.
3. In a small bowl, whisk together the pesto, vinegar, and honey. Pour over the pasta salad and toss together to coat. Taste for seasoning and serve.



BARBECUE ON A BUDGET

There's no need to buy expensive spice rubs when you can make your own. Here's a basic recipe: Combine ½ cup brown sugar, 2 tablespoons paprika, 1 teaspoon mustard powder, ¼ teaspoon cayenne pepper, and 1 tablespoon each of black pepper, kosher salt, garlic powder, and onion powder.



BRANCHES

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Deptford, NJ 08096

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227 Market Street
Camden, NJ 08102

MT. LAUREL

1180 Nixon Drive
Mt. Laurel, NJ 08054

VOORHEES

Eagle Plaza
700 Haddonfield-Berlin Road
Voorhees, NJ 08043

COLUMBUS BLVD.

1301 South Columbus
Boulevard
Philadelphia, PA 19147

PLEASANTVILLE

15 W. West Jersey Avenue
Pleasantville, NJ 08232

WILLIAMSPORT

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Williamsport, PA 17701

VINELAND

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Vineland, NJ 08360

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CAMDEN CITY HALL

520 Market Street
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18 N. First Street
Pleasantville, NJ 08232



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Federal Credit Union

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Issue Q1 – Q3 2021
03/2021 – 08/2021

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