

MAKING CHANGE

SPRING
2019

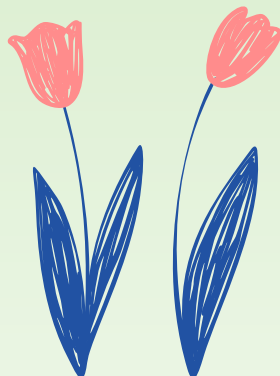


South Jersey
Federal Credit Union

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MAKING CHANGE

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ISSUE 2019.Q2

*This is a publication of South Jersey Federal Credit Union
For questions or concerns, please email
Marketing@southjerseyfcu.com.*

*To submit your story idea, recipe or publish a community
event on our calendar, please email us at
Marketing@southjerseyfcu.com*

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The President's Corner



Dear Members,

It has been a chilly start to 2019, but now the sun is shining and the weather is starting to warm up. It's nice to see the flowers springing into bloom and we are looking forward to the upcoming Quarter and the great things planned for our Members.

But first, a few things of note out of the many we accomplished in the start of 2019: We relocated our Moorestown Branch to the East Gate Shopping Center in Mt. Laurel. In keeping with South Jersey Federal Credit Union's commitment to supporting the communities it serves, a donation was presented in the amount of \$500 to the Burlington County Animal Shelter during the ribbon cutting ceremony.

SJFCU made another incredible donation this year in the amount of \$25,000 to AtlantiCare Foundation. The donation will be used for the Hammonton Health Park and the Cardiac Suite Expansion.

In this issue of Making Change, you'll be able to check out Pantone®'s 2019 Color of the Year, showcasing different ways you can incorporate it into your decorating. Check out the budget friendly options for

Mother's and Father's Day, learn how you can save for college with a 529 account, and an auto loan promo that gives our Members the opportunity to defer their first payment for 90 days. With the money you save from your auto loan payment, you could plan that vacation for some much deserved rest & relaxation! What better way to start planning your dream vacation, I can hear the beach already calling your name...

SJFCU is also excited to announce we will be moving our Vineland Branch very soon! The new branch will have a drive-thru and an ATM with depository capabilities. 2004 marked our first official opening of the branch and we cannot believe we will be celebrating our 15th anniversary of commitment in serving our members throughout the Vineland community!

On May 28th, we will hold our Annual Meeting in our Deptford branch lobby beginning at 5 pm. I hope to see you all there, as the input and participation from Members is what the Credit Union difference is all about.

Yours truly,

A handwritten signature in black ink that reads "Ernest D. Huggard". The signature is stylized and cursive.

Ernest D. Huggard
President and CEO

2019

April						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

June						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Monday, April 15th
Taxes Due

Monday, April 22nd
Earth Day

Friday, April 26th
Arbor Day

Sunday, May 12th
Mother's Day

Saturday, May 18th
Armed Forces Day

Monday, May 27th
Memorial Day

Friday, June 14th
Flag Day

Sunday, June 16th
Father's Day

Big Changes are Coming!

We are pleased to announce the upcoming relocation of our Vineland Branch! We first opened our branch in Vineland in 2004, and are happy to celebrate our 15th anniversary of being a part of the Vineland Community!

Our new location will feature a drive-thru and a depository ATM.

Our new Vineland location will open
Monday, May 6th, 2019 at:
818 Landis Ave
Vineland, NJ 08360

Please visit our website for up to date information on branch openings!





Definition of 529 Savings Plan

A tax-advantaged method of saving for future college expenses that is authorized by Section 529 of the Internal Revenue Code. The plan allows an account holder to establish a college savings account for a beneficiary and use the money to pay for tuition, room and board, mandatory fees and required books and computers. The money contributed to the account can be invested in stock or bond mutual funds, and the earnings are not subject to federal tax (or state tax, in most cases) as long as the money is used for qualified college expenses or up to \$10,000 annually for tuition at public or private K-12 schools. The plans are open to both adults and children.

529 accounts allow students to attend any accredited college, university or vocational school regardless of the state where you live, or the location of the school. Many international schools qualify as well. A list of schools where 529 funds can be used is at the Federal School Code Search: <https://fafsa.ed.gov/FAFSA/app/schoolSearch>.

Why use a 529 plan?

According to the College Board's most recent report, the average annual cost of tuition and fees at a U.S. public university is \$9,970 for in-state students and \$25,620 for out-of-state students. The average cost of a private college is much higher at \$34,740. Room and board adds another \$10,000 to \$12,000.



For more information on 529s or other investment questions, make an appointment with David Graham at South Jersey Financial Network. He can be reached at 856.232.9000 ext. 2807

The Benefits of 529 Plans

Investment earnings to grow on a tax-deferred basis. Funds may be withdrawn free of tax so long as they're used to pay for qualified education expenses such as tuition and fees, room and board (up to an amount published by the school) books, supplies, computers and related equipment. The earnings portion of withdrawals not used for qualified expenses are subject to ordinary income tax plus a 10% penalty on earnings.

Investment Choices

A simple way to go is with an age-based mutual fund allocation, where the plan allocates a higher percentage of investments toward growth for younger children, and gradually adjusts to become more conservative as the child nears college age. Automatic monthly contributions combined with an age-weighted allocation make saving for college simple and effective for anyone.

How Much Can You Deposit?

You can contribute up to the IRS annual gift tax exclusion amount which is \$15,000 per person in 2019. That means two parents can contribute a total of \$30,000 in 2018 without incurring gift taxes. You can also use the five-year election to "front-load" the account with \$75,000 in a single year (five years x \$15,000 = \$75,000.)

The Bottom Line

A 529 college savings plan is one of the best ways to save for college. It offers flexibility, control and tax advantages.

Just because you're going on vacation, that doesn't mean your budget has to take a hike. Check out these tips to save big and still have a wonderful vacation!

Check AirBNB for cheap rentals before booking an expensive hotel.

Find discounts on Groupon and reduced entrance tickets to attractions on Craigslist.

If you always visit the same area, consider purchasing a timeshare instead of shelling out money for a place to stay each year.

Research free attractions in the area. Look for fun ideas for the younger kids, free factory tours, beautiful waterways and hiking trails. You don't need lots of money to have fun!

Looking to fly to your dream destination? Fly for less! Here are a few tips to consider before booking a flight:

Get the best deals on flights by clearing your web browser cache before searching.

Consider flying mid-week for the best deals.

Book your flight on a Tuesday six weeks before your vacation. It will offer the lowest prices.

TAKE A VACATION FROM YOUR AUTO LOAN PAYMENT

Get a new or used auto loan, or refinance an auto loan you currently have with another financial institution and
Defer your first payment for 90 days*

Take a vacation from your loan payment and use the money to take a vacation!

Promo Code: Q2AL19

*90 Days deferred payment offer applies to new purchases and refinances of vehicles from other institutions. SJFCU refinances not included. Interest will continue to accrue from date of loan disbursement. Member must be in good standing. There is no fee for the 90 day deferral period. Subject to normal underwriting terms and conditions. Must meet standard qualifications for approval. This offer requires a minimum 640 FICO credit score and maximum Loan-to-Value (LTV) of 125% based on NADA value (Used Auto) or MSRP (New Auto). LTV calculation does not include any financed GAP or Extended Warranty. Loan must close by June 30th, 2019 to be eligible for this offer. Offer may be withdrawn any time at the discretion of the credit union.





2019 - 2020

Scholarship

Applications
must be
received by
April 30, 2019

Open to all high
school seniors!*

Visit
SouthJerseyFCU.com
for the application!

*The applicant must be a high school senior and the student or a parent must be a member of South Jersey Federal Credit Union. Scholarship funds must be used:
(1) for tuition;
(2) only at an accredited educational institution; and
(3) by January 31, 2020.



South Jersey
Federal Credit Union

Living Coral

Pantone® highlights top seasonal runway colors, global color trends, and more than 10 million designers and producers around the world rely on Pantone®'s colors for products and services for brand identity. Experts at The Pantone® Color Institute™ look all around the world for color influences to come up with a new Color of the Year; including the entertainment industry, films, travel, fashion, art, all areas of design, and much more. It requires thoughtful consideration and analysis in trends and lifestyles. Pantone®'s Color of the Year has been influencing product development and purchasing decision in many industries for over 20 years, check out some way you can implement the Color of the Year in your own home and lifestyle!



- Bring in the color naturally with flowers like peonies or roses.
- Find pieces of art to put on your walls
- Pops of color throughout your house that could be interchangeable – Pillows, blankets, towels, bed sheets, lamps, flower pots, accent napkins, coffee mugs, window curtains



Here are a couple of ways you can incorporate the color of the year into your home.

- Consider pairing Living Coral with neutral colors such as charcoal gray, white, taupe and even brown. If you're looking for a bit more color try pairing it with emerald green or teal.



- Committing to the color with larger purchases – Accent chairs, end tables, kitchen appliances, area rugs
- Paint it! Use living coral as an accent wall in a bedroom or dining room, even consider painting your bathroom.



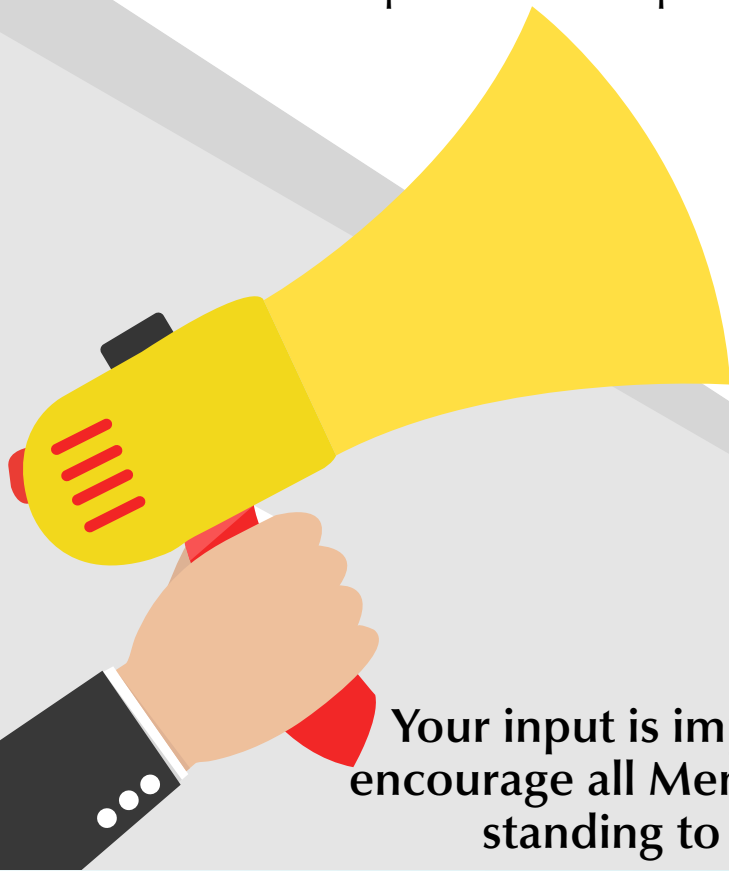
SJFCU's Annual Meeting will be held on Tuesday, May 28th at 5:00 pm in the Deptford Branch Lobby.

Nominees for Board of Directors are:

Dr. Anthony DiFabio

Mr. John Bettis

Mr. Michael McKiernan



Your input is important to us and we encourage all Members who are in good standing to attend and vote.



Reality Fair at Cinnaminson High School presented by SJFCU



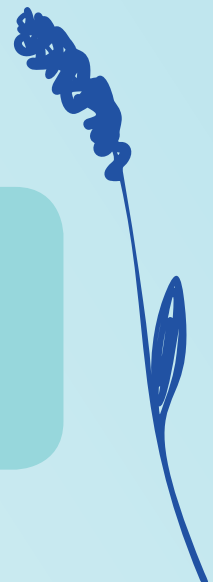


We sponsored the Burlington County Regional Chamber of Commerce luncheon

Atlanticare Foundation received a \$25,000 donation for the Hammonton Health Park and the Cardiac Suite Expansion.



VIP sponsor of the 8th annual Saving Grace Gala, benefiting an organization which assists victims of violent crimes



We attended the Sound Off for New Jersey Legislative Conference hosted by Southern New Jersey Development Council, featuring panels of Federal, State, and Local Officials addressing upcoming issues to the current Legislative session.

Pictured Left to Right: Michael Pallozzi from HFM Investments, Sara Lipsett, John Bettis, and Commiteewoman Santore Woolwich



Freeholder Director Jerry Thornton with Sara Lipsett and Erik Young at the Cape May State of the County



Chat & Chew



We hosted our first Chat & Chew Networking event with SNJ Millennials, a nonprofit made up of young business professionals providing educational resources for networking.

Mt. Laurel Grand Opening

On Wednesday, March 13th SJFCU celebrated the relocation of their Mt. Laurel Branch. Mt. Laurel Mayor, Kurt Folcher was honored with cutting the ribbon, marking the official opening of the Branch.



Assemblywoman, Carol Murphy, presented SJFCU with a resolution inviting us into the Mt. Laurel Business Community



The Mt. Laurel Police Department came to show their support for our new branch!



In keeping with South Jersey Federal Credit Union's commitment to supporting the communities it serves, a check was presented in the amount of \$500 to the Burlington County Animal Shelter during the ceremonies.

Women's History Month

March 1-31, 2019

Women's History Month is an annual declared month highlighting the women who have made successful contributions to our history. March 8th is International Women's Day to celebrate the strong, inspirational, and powerful women all around the world.



Kathy Heid and Veronica Paige attended the 14th Annual Women in Business Conference held by the Cape May County Chamber of Commerce. The mission of this conference is to emphasize the positive impact women make on our communities and recognize the amazing contributions of women leaders who are dedicated to changing the lives of others.



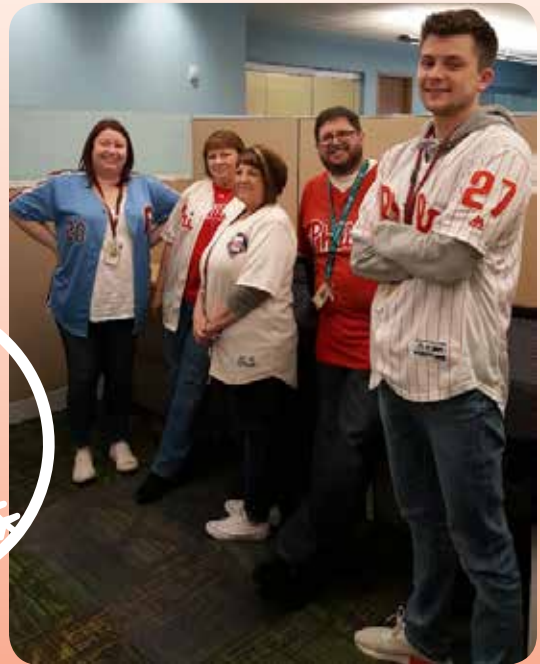
Women Working Wonders Networking Event; giving the women in the business industry an opportunity to network and gain connections! IDare2Care's CEO & Founder Pamela Grayson-Baltimore was the guest speaker for the event. I Dare 2 Care Association provides educational, vocational, and therapeutic resources to assist individuals in overcoming obstacles. It teaches those to recognize the power of their voices and empowers women and girls to explore career opportunities, learning to resolve conflicts, and other personal life choices to achieve goals.





Take me out to the Ballgame!

March 28th we celebrated the Phillies Home Opener by wearing our favorite team's jerseys!



#EmployeeAppreciationDay

March 1st, 2019 was National Employee Appreciation Day. We wanted to recognize the hard work and dedication our employees have given to SJFCU throughout the years. We thanked our employees by treating everyone to tacos! Our corporate center was even visited by a taco themed food truck!



Holy
GUACAMOLE



#ArmedForcesDay

May 18, 2019

Armed Forces Day is dedicated to paying tribute to the men and women who currently serve in Uniform in the United States' Armed Forces.

South Jersey Federal Credit Union would like to honor those who serve in the Army, Navy, Marines, Air Force and Coast Guard.

We are also honored to have one of our employees currently serving overseas. Randy works in our Security department. We want to wish him a safe tour and return home. If you would like to send encouragement to Randy, please forward correspondence to the Marketing team:

PO Box 5530

Deptford, NJ 08096

We will make sure Randy receives it!



Mother's Day

May 12, 2019

Show Mom how much she means to you! It doesn't always have to strain your budget at all but with a bit of research and proper planning, you can give Mom some priceless memories she'll cherish forever. Check out some ideas for Mother's Day 2019:

- Go out for free - Search your neighborhood forums for local attractions like a museum! Or you can prepare a picnic lunch, bring along outdoor games and spend the day at a scenic park together with the whole family. Pack Mom's favorite foods and make it a full-day event!
- Game night - For a fun family activity that puts the focus on Mom, turn your favorite games into Mother's Day material. Love trivia? Put together a list of random questions about Mom's life, hobbies and daily schedule and play a super fun game of Trivial Pursuit. Pass around the most hilarious pictures you can find of Mom and let everyone take a stab at guessing when and where they happened. Get creative and host the family game night that Mom will always remember.
- Have a family movie night - Spend a relaxing day at home binge-watching Mom's favorite movies together. Prepare popcorn and all of Mom's favorite snacks and get comfy on the couch. Remember: Mom is in charge of the remote! It's her day, after all.
- Make some memories - Celebrate Mother's Day with the most enjoyable trip of all: down memory lane. Spend time watching old home video footage. Include family milestones and memorable events and/or vacations. Put it all together and present your gift to Mom on her special day. Or you can even give Mom the gift of priceless memories by creating a family scrapbook!



Father's Day

June 16, 2019



Don't get Dad another tie (or, worse, another bottle of cologne) for Father's Day. Instead, check our list for great Father's Day ideas.

1. Take a trip to the driving range together.
2. Tackle the mowing, raking or other yard work.
3. Make your own BBQ rub or sauce using dad's favorite flavors.
4. Clean and organize the shed or garage – it's probably been on his to-do list all year!
5. Pick up a few cuts of meat and ask him to teach you how to grill them.
6. Find a local historical site and arrange a walking tour.
7. Just spend time with him doing the things he likes to do.

#NationalHotAirBalloonDay

June 5, 2019



More than 200 years ago, George Washington watched Jean-Pierre Blanchard fly over the Delaware River from Pennsylvania landing into a field in Deptford, New Jersey on January 9, 1793. This became this first hot air balloon flight in North America's history.

You can visit Deptford's major piece of history yourself! The Old Clement Oak tree is located behind the Walmart Supercenter on Clements Bridge Road across from the Deptford Mall.

The Deptford Police Department created their own hot air balloon in 1998, "First & Finest" which is utilized to promote police and community cooperation. First is in honor of America's first manned flight from Philadelphia to Deptford and finest honors the law enforcement profession.

#StressAwarenessDay

April 7, 2019

Stress Awareness Month takes place every April. Teams of experts aim to increase public awareness about stress, including highlighting the causes of stress, negative effects it can have on the mind and body and ways to relieve stress in your day-to-day activities.

Sleep and mood are closely connected. Poor or inadequate sleep can affect memory and judgment and can cause stress.

Lack of sleep can lead to the following problems and lead to stress:

- Decreased productivity at work. *
- Increased irritability.
- Decreased energy.
- Depression.
- Memory and concentration problems.
- Difficulty managing financial affairs.



But there's good news!

There are some easy things you can do to help improve your sleep patterns, productivity and mental health.

- Wake up and go to bed at the same time each day.
- Keep up the habit, even on weekends.
- Establish a relaxing bed-time routine.
- Invest in a good mattress and good pillows.
- Get computers, TV sets, work materials and other distractions out of the bedroom
- Don't eat a big meal or heavy snack right before bedtime.
- Exercise.
- Avoid caffeine near bedtime.

Talk to your doctor if you are experiencing severe chronic sleep difficulty and issues in your personal or professional life. He or she might refer you to a sleep specialist.

#EarthDay

April 22, 2019

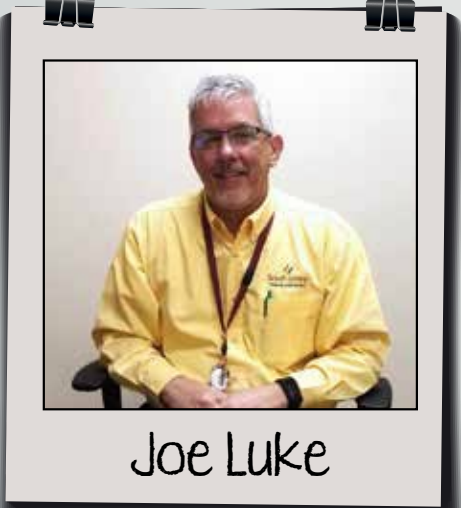
Happy Earth Day! Looking for ways to celebrate this year? You can start small and join us in going paperless! Here are some ways you can "Go Green" using our mobile app and Online banking feature:

1. Download our free mobile app and use our Mobile check deposit feature. Save gas and time by depositing your checks via your mobile device.
** Available for qualified members. Terms and conditions apply.

2. Enroll in paperless statements to get your important financial updates via email.

3. Use Online bill pay to automatically and securely pay your bills each month. Reduce your carbon footprint by using fewer checks, stamps, and gas.

Any of these features of your account can help contribute to a "greener" lifestyle. Whether it is by using less paper products like checks or statements or saving the gas with trips around town to deliver your payments. Remember that with every small step we can make a better impact!



Joe Luke

Williamsport Branch Leader



HOW LONG HAVE YOU WORKED FOR THE CREDIT UNION?

2 and a half years

WHAT WAS YOUR FIRST POSITION WITH THE CU?

Branch Leader

WHERE ARE YOU FROM?

Williamsport, PA, the home of Little League Baseball.

WHERE DO YOU LIVE NOW?

Montoursville, PA, about 10 miles from Williamsport.

TELL US A BIT ABOUT YOUR FAMILY, PETS.

I live in Montoursville with my wonderful wife Lori, our 2 crazy dogs and a cat. Our daughter Morgan graduated from Lycoming College and runs a coffee shop outside of Boston. We are busy preparing for her December wedding. Our son Jacob is studying Business at Bloomsburg University.

WHAT DO YOU LIKE TO DO IN YOUR FREE TIME?

I enjoy fly fishing, relaxing by a campfire, going on walks with my wife and dogs and spending time with family.

TELL US ABOUT A MEMORABLE INTERACTION YOU HAD WITH A MEMBER.

There's a member who I've known for a long time. We lost touch as we grew older. When I started working at SJFCU, he walked in and said he'd been looking for me. We talked and he became a member. He says he can't see himself doing business with anyone else. He's become an advocate, telling co-workers about SJFCU. These are the kinds of relationships that make it all worth-while.

WHAT IS THE FUNNIEST THING THAT EVER HAPPENED TO YOU AT THE CU?

A few years ago, our area experienced severe flooding. The PA Credit Union League started a grant program for members that were affected. One of our members applied after the program cutoff. I made a call, submitted his application and received a check a few days later. He couldn't believe we put forth the effort to help him. He hugged me, started crying and laughing at the same time. Now when he comes in, someone always asks him if he wants a hug and we laugh about it to this day.

BEST PART ABOUT WORKING AT THE CU?

The relationships I've made with the people I work with and the members.



Everett Scott

Deptford Branch Leader



HOW LONG HAVE YOU WORKED FOR THE CREDIT UNION?

A little over two and a half years

WHAT WAS YOUR FIRST POSITION WITH THE CU?

Branch Leader

WHERE ARE YOU FROM?

The Jersey Shore

WHERE DO YOU LIVE NOW?

Haddon Township, NJ

TELL US A BIT ABOUT YOUR FAMILY, PETS.

I'm the youngest of my family so I'm kind of spoiled so that I can only take care of myself.

WHAT DO YOU LIKE TO DO IN YOUR FREE TIME?

I love to read, write and spend time with friends.

TELL US ABOUT A MEMORABLE INTERACTION YOU HAD WITH A MEMBER.

Celebrating with a member who was able to get their first credit card at age fifty.

WHAT IS THE FUNNIEST THING THAT EVER HAPPENED TO YOU AT THE CU?

A member created a rap/poem for each staff member in the branch based on her experiences with them.

BEST PART ABOUT WORKING AT THE CU?

The interactions with the members and the staff.

#NationalChocolateChipDay

May 15, 2019

Chicken Mole

Serves 6

1 Tablespoons, 1.5 Teaspoons Cooking Oil
2.5 Pounds Chicken Thighs (Boneless, Skinless)
1 ½ Cups Low-Sodium Chicken Broth
1 Cups Orange Juice
1 Onion, sliced
¾ Cups Sliced Almonds
1 1/2 Tablespoons Sliced Garlic (3 cloves)
2 Teaspoons Cumin Seeds
2 Teaspoons Coriander Seeds
2 Ounces Negro Chiles
2 Tablespoons Raisins
2 Orange Peel Strips
¾ Teaspoons Dried Oregano
1 Ounce Dark Chocolate Chips
Chopped fresh cilantro
Warm flour tortillas

1. Heat large, heavy Dutch oven over medium-high heat and add ½ tablespoon oil. Heat until just smoking. Add salt and pepper to both sides of chicken. Add chicken to pot, you may need to add in batches. Cook until lightly browned, adding more oil as necessary. Transfer chicken to plate once cooked.
2. Add chicken and any juices back to Dutch oven, then add in chicken broth and orange juice and bring to boil. Once boiling, reduce heat to medium-low. Cover pot and simmer until chicken is tender and cooked through, 15-20 minutes.
3. While chicken is simmering, heat 2 teaspoons oil in another large heavy saucepan over medium-high heat. Add the sliced onions and sauté until golden brown, around 15 minutes. Reduce heat to medium and add in almonds, garlic, cumin and coriander. Sauté until the nuts and garlic begin to turn light golden. Add chilies and stir until soft.
4. Once chicken is cooked, transfer to a large bowl. Pour cooking liquid from chicken into the saucepan with onion mixture, setting the Dutch oven aside. Add in raisins, orange peel and oregano. Cover saucepan and simmer until Chiles are very soft, stirring occasionally, about 20 minutes. Remove from heat and add in chocolate pieces. Let mixture stand until all chocolate is melted and sauce is cooled slightly.
5. Transfer sauce mixture to blender and puree until smooth. Once blended return sauce to Dutch oven, season to taste with salt and pepper. Shred chicken and return to sauce, stirring to coat evenly. Transfer chicken mole to a large bowl. Sprinkle with cilantro and serve with warmed tortillas.

Have you made one of the recipes? Send us a picture and you might be featured in the next newsletter! Email: Marketing@SouthJerseyFCU.com



South Jersey Federal Credit Union
PO Box 5530 | 1615 Hurffville Road | Deptford, NJ 08096



Phone: (800) 582-7640

Mailing Address:
PO Box 5530, Deptford, NJ 08096



Lending Products

- Auto loans (New & Used)
- RV/Boat/Motorcycle loans
- Home equity loans
- Mortgages
- Personal loans
- Business loans
- Platinum VISA® credit card

Savings

- Statement Savings
- Holiday Club
- Money Markets
- Certificates of Deposits
- IRAs

Free Checking

- No minimum balance
- No monthly fees
- Free Online bill pay
- Unlimited check writing
- Overdraft Privilege
- FREE VISA® Debit Card
- Earns interest



Deptford

1615 Hurffville Road
Deptford, NJ 08096

Camden

227 Market Street
Camden, NJ 08102

Glassboro

202 Rowan Blvd.
Glassboro, NJ 08028

Mt. Laurel

1180A Nixon Drive
Mt. Laurel, NJ 08054

Pennsylvania

WAT
1935 East Third Street
Williamsport, PA 17701

Philadelphia

Triumph Baptist Church
1648-52 W. Hunting Park Avenue
Philadelphia, PA 19140

Pleasantville

15 W. West Jersey Avenue
Pleasantville, NJ 08232

Vineland

106 West Landis Avenue
Vineland, NJ 08360

Voorhees

Eagle Plaza
700 Haddonfield-Berlin Road
Voorhees, NJ 08043