

MAKING CHANGE

SUMMER
2019



South Jersey
Federal Credit Union

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MAKING CHANGE

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*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
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The President's Corner



Dear Members,

The warm weather is finally here and now it is time for some summer fun! This newsletter has great articles on budget-friendly activities, refreshing mock-tails to enjoy at your Bar-B-Que and, we even created a SJFCU personalized summer reading recommendation list for those lazy days of soaking up the sun!

We have not one, but two great summer promotions for you! We are offering Members who open a new variable rate Visa card, 0% for Balance Transfers and New Purchases for 12 months!

Have an auto loan, but would like a better rate? SJFCU could lower your rate by a minimum of 2.0% APR for Members who refinance an auto loan that they currently have with another financial institution.

We're excited to announce the relocation of our Vineland branch. The new branch, which is located at, 818 Landis Avenue, features a drive-thru and a depository ATM. 2004 marked the opening of the South Jersey Federal Credit Union Branch located in Vineland, and for the past 15 years, we have been committed to serving our members throughout the Vineland community. At our Grand Opening Celebration, we donated \$500 to Spirit and Truth Ministries of Vineland.

Our annual "Bring Your Child to Work" day was tons of fun for the children who participated. They enjoyed a busy day of activities that included a scavenger hunt, crafts, and snacks. In addition, the Deptford Fire and Police Departments displayed their equipment and training of the dogs. It is always a rewarding experience to get to educate our younger generations about the importance of credit unions and what makes ours extra-special!

We held our first ever Mortgage Seminar with representatives from State Financial Network who came to discuss topics including how to get pre-approved for a mortgage, where to start, and how to research buying a home. If you missed out on this seminar but are interested, stop into one of our branches to discuss your options with one of our Member Service Representatives.

We continue to stay dedicated to serving our communities and this Quarter, we have given back in many ways! As part of our Charitable Journey Program, our Employees' made a donation in the amount of \$2,000 to Salvation Army. This donation will be used for their Kroc-Camden Reading Program! We also made two donations in the amount of \$5,000 for the Gloucester County Habitat for Humanity and the Boys & Girls Club of Gloucester County. We sponsored the San Juan Bautista Annual Puerto Rican Parade and Festival, and we participated in a number of Job Fairs. SJFCU also awarded college scholarships to seven high schools graduates as they embark on the next chapter of their lives.

We hope you all have a safe, happy, and healthy summer.

Yours Truly,

A handwritten signature in black ink that reads "Ernest D. Huggard". The signature is written in a cursive style with a long horizontal line extending from the end.

Ernest D. Huggard
President and CEO

2019

July						
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			

August						
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

September						
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					

Thursday, July 4th
Independence Day
All branches closed

Sunday, July 28th
Parents' Day

Wednesday, September 11th
Patriot Day

Saturday, July 27th
National New Jersey Day

Monday, September 2nd
Labor Day
All branches closed

Monday, September 23rd
First Day of Fall



WE ARE BRANCHING OUT!

*In June we opened a new branch location!
Our Columbus Blvd branch is located at:*

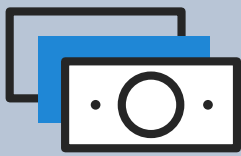
**1301 South Columbus Boulevard
Philadelphia, PA 19147**
(Located in the Local 19 business office)

Branch hours:

*Monday, Wednesday, and Friday
11AM – 5PM*

*We are relocating
our Triumph branch to this new location.
Our Triumph branch will close on July 31st, 2019,
with the ATM remaining until September 30, 2019.*

Sheet Metal Workers Local Union 19 covers building and construction trades in Pennsylvania, New Jersey and Delaware. Their story began in 1887 with less than 50 members as The Metal Roofers, Tin Plate and Sheet Iron Workers Protective Association. Currently they cover more than 25 areas in the commercial construction field and have 4,300 members! They partnered with South Jersey Federal Credit Union in June 2019 to bring a wider availability of financial services to their members.



Back to Basics

Summertime is all about relaxing and enjoying the weather. While you are lounging on the beach this summer, it may be a good time to think about putting an investment plan together. Planning now can help you to enjoy even more fun in the sun later...

Why should I invest?

The easy answer to the question is: to create wealth! Investing can help you reach your financial goals, such as paying for your children's college education, passing wealth to loved ones, or building a nest egg for your own retirement. There are many potential reasons to invest money.

How much should you invest?

There's no one-size-fits-all answer to this question. Generally, you should aim to invest at least 10% of your income. In other words, if you contribute 4% of your salary to your 401(k), it could be a good goal to set aside an additional 6% of your income to invest on your own.

The important thing is that you start as soon as possible, and make it a habit. For example, the S&P 500 has historically returned 7.96% per year, on average since 1957. If you invested \$10,000 at this return rate for 40 years, it would have grown to over \$214,000. Keep in mind, past returns are not indicative of future returns.

The basic types of investments

There are hundreds of things you can invest in, ranging from stocks and bonds to artwork and collectible coins. For our purposes, we're going to focus on investments you can choose in an investment account, or in your retirement plan at work. These generally include:

- **Stocks:** Also known as equities, stocks represent partial ownership of one or more companies. If a company does well, the stock can increase in value. Stocks have high return potential over long time periods but tend to be more volatile than other investments.
- **Bonds:** Also known as fixed-income investments, bonds are designed to create a steady stream of income. While bond values are somewhat vulnerable to interest-rate fluctuations, bonds are generally more stable than stocks, but with lower return potential.

- **Cash:** In addition to physical cash, this category includes investments like CDs, money-market accounts, and savings accounts. Cash investments have the lowest risk, but also the lowest return potential.
- **Mutual funds and ETFs:** Mutual funds and exchange-traded funds pool money from many investors and then invest it in an assortment of stocks, bonds, or other investments. For example, an **S&P 500** ETF would invest in all 500 stocks that make up the index.

Asset allocation: Stocks vs. bonds vs. cash

Since stocks are highly volatile but have the most return potential, they are more appropriate for younger investors. In contrast, bonds are designed for predictability, making them better for older investors with lower risk tolerance. Cash investments are typically not a good idea unless you have lots of near-term liquidity needs. Determining the appropriate asset allocation for your investment strategy is a critical step to take.

Need More information??

Now that you know some of the basics of investing, why not make an appointment South Jersey Financial Network? David Graham is always willing to help you tailor your asset allocation plan based on your unique investment goals. It's just another one of the benefits of your membership at SJFCU, so why not take advantage of it? David can be reached at 856.232.9000 ext. 2807



David C. Graham, CRPC[®]
Vice President
South Jersey Financial Network



VISA

0%APR
on Balance Transfers
for 12 months*



A **sizzling** deal this summer

0%APR
on New Purchases
for 12 months*

Rewards Points
on
Balance Transfers
and
New Purchases*




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Promo Code: Q3V2019

*Minimum FICO score of 680 required. Introductory Rate offer for new Visa card members only through September 30, 2019. 0% Introductory Rate offer for a period of 12 billing cycles from account opening date. Introductory Rate offer applies to Purchases and Balance Transfers only. All Balance Transfers must post within first 90 days of account opening to qualify for this offer. The current standard variable rate APR for all advances is 11.40% to 18.0% based on your credit worthiness and will vary with the market based on the U.S. Prime Rate. After the Introductory Rate period ends the standard rate will be applied to all unpaid promotional balances, new purchases, and balance transfers. Penalty APR up to 18.0% applies if you pay late or your payment is returned. Offer is subject to credit approval. Additional terms and conditions apply. Offer may be withdrawn at any time at the discretion of the credit union. BALANCE TRANSFER DISCLOSURE: Balance Transfer Option may not be used to pay off existing South Jersey FCU loan or credit card balances owed. There is a balance transfer fee of \$5 or 2.0% of the amount of each transfer, whichever is greater. Rewards points available for qualified borrowers.



Sprint®

Brighter Future For All™

Sprint WorksSM for Credit Union Members with Cash Rewards.

Our Credit Union Cash Rewards program is now even better.

Get



for **every** new line you switch to Sprint – **up to \$1,500!**

Via deposit. Max 15 lines. Req. registration within 30 days of activation.

Plus



each year in loyalty rewards.

Via deposit per account.

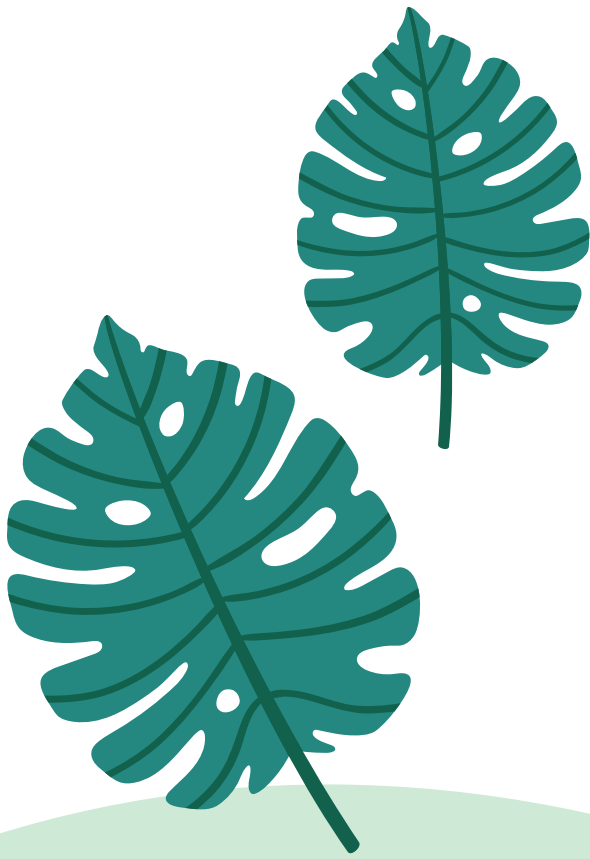
Business accts. are not eligible.

Register at
lovemycreditunion.org/sprintrewards

SPRINTworksSM

Be sure to mention this Corporate ID code.
Individual Members: NCBEN_ZMB_ZZZ

Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 15 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. **Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. N185A56



As part of our Charitable Journey Program, our Employees made a donation in the amount of \$2,000 to Salvation Army! This donation will be used for their Camden Reading Program!



We made an incredible donation! Executive Vice President & Chief Operating Officer and Board President of GC Habitat for Humanity, Daniel Sulpizio was thrilled to be making a donation in the amount of \$5,000 for Gloucester County Habitat for Humanity to Executive Director, Tony Isabella. South Jersey Federal Credit Union's CEO, Ernie Huggard and Chief Financial Officer, Angel Denis both came out to support at the Habitat's job site in Glassboro!

We donated gift baskets to the well deserving Kroc Center Volunteers for the "You Are an Essential Piece" Volunteer Appreciation Luncheon at the Salvation Army Kroc Center, located in Camden, New Jersey.

We are proud to announce that we will be the 2019 Exclusive Sponsor for the Camden Kroc Center Spring and Summer Youth Basketball League!



We were the proud Bronze Sponsor for the 3rd Annual Burlington County Guide Right Kappa League Bowling Event!





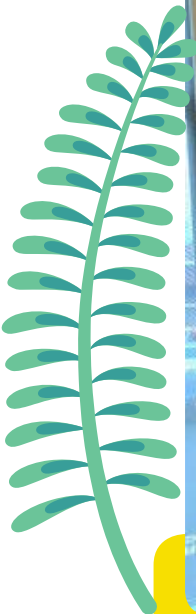
We were the proud presenting Sponsor for the Hearts for Robins' Nest Award Ceremony. An event dedicated to recognizing the extraordinary Community Leaders and Businesses for their efforts in transforming lives across New Jersey.



We were the Sponsor for the Breakfast Chat with the Legislators hosted by Gloucester County Chamber of Commerce. Local business owners had the opportunity to sit down and discuss their questions and concerns with their legislators!



Danny, Board President of Gloucester County Habitat for Humanity, with Tony Isabella Executive Director of Gloucester County Habitat for Humanity, at the Volunteer Center of South Jersey Event.



Danny with his friend, Charles Gallagher, Chaplain of the South Jersey VFW. Suits were donated to the Veterans housed at Camp Salute to use for job interviews and just to feel good in!



A few of our employees volunteered at the Earth Day cleanup located in Deptford Township. They spent the day cleaning the area around Cooper River Park!



Third Annual Brooks Brothers Suit A Student: Career Readiness Fashion Show at Rowan College at Gloucester County



We made a donation in the amount of \$5,000 for the Boys & Girls Club of Gloucester County! This donation will be used to support the programs they offer for their Club Kids.

Chat & Chew

Chat & Chew Networking Event was hosted at our Deptford Corporate Center, with guest moderator, Dr. Michael Williams, the Dean of the School of Business and Management from Thomas Edison State University. Erik Young, and Iris M. Roscoe - both alumni, were also guest speakers! They each discussed their experience with TESU and the benefits of enrolling in the university



The winner of the "Are you the lucky one" auto loan promotion receiving his prize, a one night stay at any Ritz Carlton Hotel! Pictured (left to right): Veronica Cowley, Director of Lending, Desheon Maldonado, and Jim Hartmann, SVP of Lending



A few members from our Business Development team went out to Cream Elementary School to speak with students for the Camden Board of Education Career initiative! We brought our SJFCU business car for the students to explore and taught them about the importance of Credit Unions!



Joccola Thomas, AVP of Business Development, visited Camden High School as part of the Camden Board of Education Career initiative. She spoke about career options and her experiences in the finance industry!



June 6th we had the honor of partnering with the Camden Board of Education in surprising 3 Teachers of the Year on site at Camden High School and Big Picture Learning Academy with a few tokens of appreciation. Congratulations to Alyssa Wilds, Richard Wilder and Lynn Atkins.





Our employees volunteered at the Robins Nest Day of Caring!



A few of our employees spent the day at our Glassboro branch sharing information about SJFCU to the new Rowan University graduates and their families.



We participated in the Puerto Rico Flag Raising at Wiggins Park in Camden. Carmen Quiles, Camden Branch Leader and San Juan Bautista [SJB] Committee member, with the SJB Committee and Mayor Moran of Camden City.



Vineland Grand Opening



We celebrated the official grand opening of our new Vineland Branch! For the past 15 years, we have been committed to serving our members throughout the Vineland community and we are excited to continue that journey! Mayor Anthony Fanucci was honored with cutting the ribbon, marking the official opening of the branch!

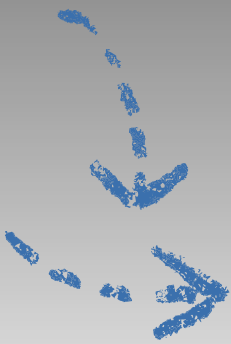
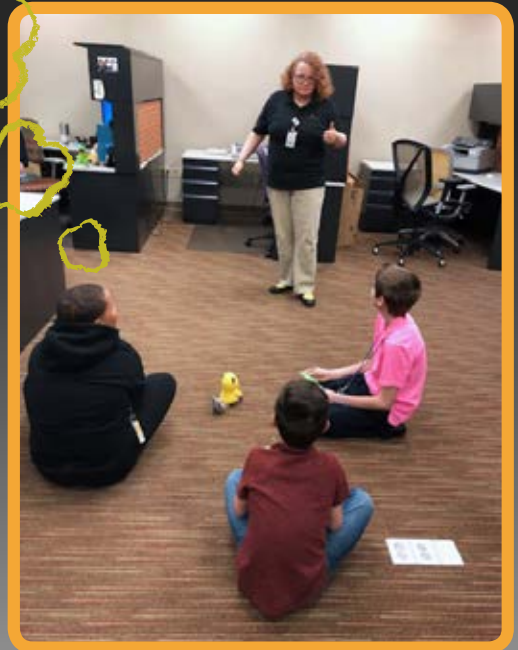
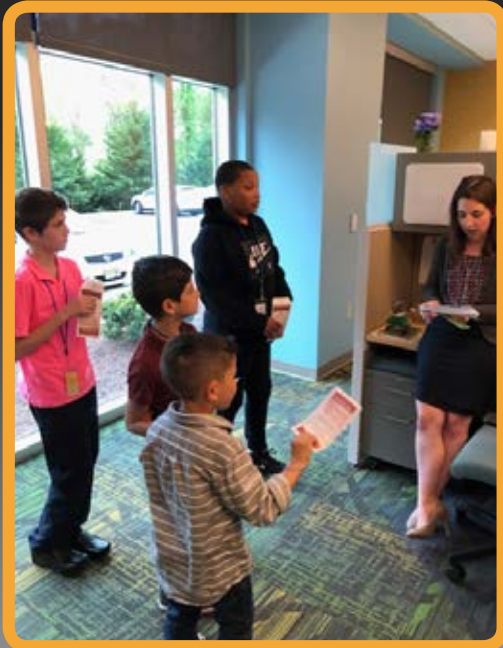


We also made a donation in the amount of \$500 to Spirit and Truth Ministries - The Vineland Soup Kitchen.

Bring Your Child to Work Day



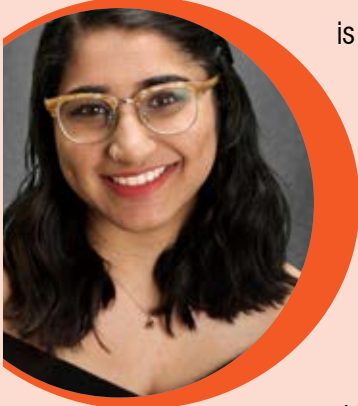
On April 25, 2019 we held our annual Bring Your Child to Work Day, where the children of our employees get a chance to learn what their parents do every day! This year they explored the different departments in the CU and learned something from each one!



We are Pleased to Announce Our

SCHOLARSHIP

\$1200 SCHOLARSHIP **Shreenithi Venkataraman**



is a graduate of Washington Township High School, where she was the President of the Interact Club, Co-Founder and Co-Moderator of the Women's Forum, and member of the Executive Board of Quixote Quest.

Shreenithi is a National Honor Society Member. She

was awarded the President's Bronze Volunteer Service Award and National Merit Commended Scholar. Shreenithi is attending George Washington University and would like to become a psychiatrist, working with public health agencies such as World Health Organization and Doctors Without Borders.

\$1200 SCHOLARSHIP

Shoa Moosavi graduated from Deptford High School where she participated in the All-School Musical as an actor and student director and Mock Trial as the head lawyer. She was the President of the National Honor Society, Community Service Chairperson of the Baitul Qayem Youth Group and served on the Board of the Deptford Veterans Advisory Committee. Shoa was

awarded AP Scholar with Distinction, National Merit Scholar Commendation and Deptford Twp. Citizen of the Month.

Upon graduation she will be attending Georgetown University, where she plans to get her degree in Global Health and Health Policy to promote greater access to healthcare worldwide.



\$1000 SCHOLARSHIP

Michael Sooy

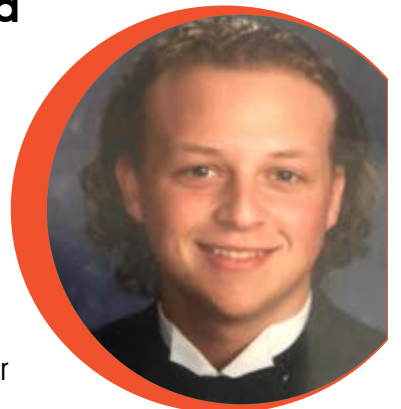
attended Cedar Crest High School where he was a member of the National Honor Society and German Honor Society. Michael was Team Captain of the Cross Country, Swim and Track Teams. He was named Distinguished Varsity Scholar all four years. Michael will attend Ramapo College of New Jersey to study Biochemistry with a minor in Neuroscience.



\$400 SCHOLARSHIP

Zachary Lloyd

is a graduate of the Gloucester County Institute of Technology, where he was in the top 15% of his class and a member of the National Honor Society. He will be attending Rowan University and would like to get his Master's Degree in Chemical Engineering.



\$400 SCHOLARSHIP

Christopher Allen, Jr. graduated from St. Augustine Preparatory School and was a member of the Honor Society and Spanish Honors Society. He played on the Varsity Football and Baseball Teams. Christopher was the Leader of the St. Augustine Law Society, the BEACH Service and Student Tutor Program. He will be studying Economics at Oberlin College and would like to attend law school.



\$400 SCHOLARSHIP Ayana Opong-Nyantekyi

is the Co-Captain of the Swim Team at William Penn Charter School, as well as the Social Justice Club Leader, Black Student Union Secretary, School Diversity Leader and Board Member of the Center for Public Purpose. Ayana will attend Bowdoin College to obtain her degree in Neuroscience, minoring in Hispanic and Africana studies. She plans to pursue a career in the health profession.



\$400 SCHOLARSHIP

Corienne Swanson attended Woodstown High School. She was Co-Captain of the Varsity Girl's Tennis team, Co-Editor of the school newspaper and was a lawyer on the Mock Trial Team. Upon graduation, Corienne plans to attend Savannah College of Art & Design pursuing her dream of becoming a director and screenwriter.



Pictured from left: Christopher Allen, Jr, \$400 Scholarship Winner; Zachary Lloyd, \$400 Scholarship Winner; Ernest Huggard President/CEO SJFCU; Shoa Moosavi \$1200 Scholarship winner; Corienne Swanson, \$400 Scholarship Winner



We were pleased to present to Michael Egan, a Washington Township High School graduating senior, a \$500 Business and Personal Finance Award. He was chosen by the Business Education Department to receive this award based on his academic achievements. We are proud to support so many ambitious students in their educational careers, and we look forward to continually supporting education and higher knowledge.

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Drive
into

Cool summer savings

With these Auto Loan Promotions

Refinance a non-SJFCU auto loan

and you could lower your rate by **AT LEAST 2.0% APR***!

Already have an SJFCU Auto Loan?

Take out a new one and get a Visa Gift Card up to \$400**

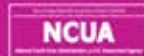


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Promo Code: Q3AL2019

*Loan must close by September 30, 2019 to qualify for this offer. Vehicle must be 2014 model year or newer and not to exceed 120,000 miles. Rate offer is based on creditworthiness as well as other factors including loan-to-value (LTV), 2% rate reduction subject to following minimum rates: 2.24% (42mos.), 2.74% (54mos.), 3.49% (66 mos.), 3.99% (78mos.), and 4.49% (90mos.). Minimum \$25,000 amount financed for seven-year financing. LTV will be determined using MSRP for new vehicles and NADA for used vehicles. South Jersey FCU reserves the right to request documentation to verify current Annual Percentage Rate (APR). SJFCU vehicle loans not eligible for this offer. Additional terms and conditions apply. Offer may be withdrawn at any time at the discretion of the credit union.

**Loan must close by September 30, 2019 to qualify for this offer. Vehicle purchased must be 2010 model year or newer and not to exceed 120,000 miles. Credit approval is based on creditworthiness as well as other factors including loan-to-value (LTV). LTV will be determined using MSRP for new vehicles and NADA for used vehicles. Amount financed with South Jersey FCU on new purchase from 10,000 - \$15,000 will receive \$200 Visa Gift Card, \$15,001 - \$25,000 will receive \$300 Visa Gift Card, and \$25,001 and above will receive \$400 Visa Gift Card at time of closing. Member must have an existing auto loan with South Jersey FCU open a minimum of 12 months with no late payments. Refinance of existing auto loans do not qualify for this offer. One gift card per account. Additional terms and conditions apply. Offer may be withdrawn at any time at the discretion of the credit union.

BUDGET FRIENDLY SUMMER FUN!

Summer activities don't have to go by the wayside if your family is on a budget! Consider these budget ideas to spend more time with your family outdoors this summer:



Play basketball, tennis, or other outdoor games at a neighborhood park.



Throw a potluck barbecue with friends and offer several outdoor activities for the kiddos to participate in while the parents catch up.



Spend the day at the local community pool.

Schedule a day car trip to visit local attractions. Many people haven't even seen the top tourist attractions in their own town, let alone those within an hour or two of their home.



Pack a picnic basket full of yummy items and head to a local outdoor attraction. Be sure to pack Frisbees, or other games to keep everyone entertained for a few hours.



Attend a free public outdoor concert at local parks.

Invite friends over for a day of art outdoors. You could set up several crafts tables, where each child could rotate, giving everyone a variety of options and great items to take home at the end of the day.





SUMMER READING



Check out these awesome recommendations that our employees enjoy, and maybe you will find your new favorite summer book! Whether you are out on the beach, the boat, or just relaxing in the backyard, these books are sure to capture your attention!

SUBMITTED BY: Toni Phillips

BOOK NAME: *Shadows of the Night*

AUTHOR: D.L. Byron (Her Brother!)

GENRE: Memoir

SYNOPSIS: How one man survived the trauma of adoption, the snares of the music business and found his birth-mother (my mother), and his seven sisters (one being me). It's the story of my brother's life how he survived a tormented childhood at the hands of a mentally troubled adoptive mother. Then navigated the treacherous twists and turns of the music business along his journey to fame. To ultimately finding his birth-mother he was previously told died during his birth along with his seven sisters. His biggest success was writing the Grammy award winning classic Rock anthem "Shadows of the Night". It is an interesting story about a adopted boy's journey to find his real mother as he also is finding himself. On his journey we learn about his troubled and sometimes difficult upbringing by his adopted parents. He never quite lives up to their expectations. I appreciate the struggles and the determination to win the fight over and over again. Never giving up on yourself is the ultimate win.



SUBMITTED BY: Aida Forlano

BOOK NAME: *Silent Honor*

AUTHOR: Danielle Steel

GENRE: Fiction

SYNOPSIS: My favorite book of all time is SILENT HONOR by Danielle Steel. I like a lot of her books but this one was the best. It combines a love story and history in one story. It is about how the Japanese Americans were treated after Pearl Harbor. It is very enlightening and definitely worth the read.

SUBMITTED BY: Elizabeth Landolfi

BOOK NAME: *The Nightingale*

AUTHOR: Kristin Hannah

GENRE: Fiction

SYNOPSIS: It is set in World War II France. The story revolves around a family involved in the French Resistance. Great Story and Great Author. I have read two of her books and both were quick reads because you cannot put them down. She also recommends *The Great Alone* by the same author - It was about a dysfunctional family due to the PTSD that the father was suffering from after the Vietnam War.

SUBMITTED BY: Keisha Forbes

BOOK NAME: *Becoming*

AUTHOR: Michelle Obama

GENRE: Memoir

SYNOPSIS: This book caught my attention from beginning to end. Michelle Obama writes about growing up in Chicago. She outlines her personal growth and development as a woman, wife, mother, daughter, and as First Lady of the United States. She lets women know that they are not alone when struggling with balancing being a working mother and maintaining your identity while being married (for her to the President of the United States).



This summer, embrace the mock-tail! Packed with delicious fruits of the season, check out a few of these festive and refreshing drinks you will need to try this year!

STRAWBERRY MOJITO MOCK-TAIL

INGREDIENTS

- 1/4 cup honey
- 1/2 cup water
- 10 fresh mint leaves (mint sprigs for garnish)
- 1 pound strawberries hulled
- 1 Lime Zest
- 2 Limes for Juice
- Lime slices for garnish

DIRECTIONS

1. To make the simple syrup combine the honey, water, and mint leaves in a small saucepan over medium heat.
2. Heat until honey and water are combined, remove from heat and let stand for 30 minutes.
3. Remove the mint leaves and let chill.
4. Add strawberries, simple syrup, lime zest and lime juice in a blender with ice.
5. Blend until smooth or desired consistency.
6. Garnish glasses with mint sprigs and fresh lime slices. Enjoy!



BLUEBERRY-ROSEMARY LEMON MOCK-TAIL

INGREDIENTS

- 10 fresh blueberries (additional for garnish)
- 1 rosemary stem, stripped
- 1 tablespoon agave
- 1 ounce freshly squeezed lemon juice
- 6 ounces sparkling mineral water
- Rosemary sprig for garnish (optional)

DIRECTIONS

1. Add blueberries, rosemary leaves, and agave to a cocktail shaker. Muddle for 30 seconds.
2. Mix in the lemon juice and stir. Strain the syrup into a drinking glass.
3. Add crushed iced and mineral water then stir.
4. Add blueberries and rosemary sprig for garnish. Enjoy!



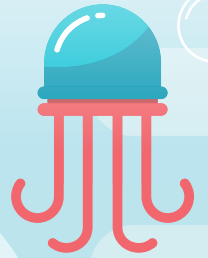
Ocean-Friendly Habits to Help Protect Marine Life



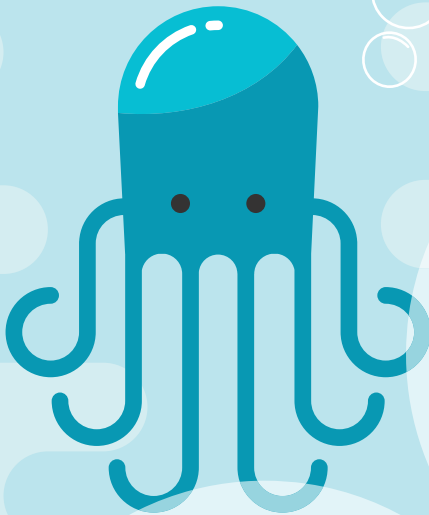
Save water

Turn off that faucet while brushing your teeth, check for leaks and even reusing water for things like watering the plants!

Shop with reusable bags. Opt for stainless steel straws. Always dispose of trash correctly, recycling and reducing plastic use.

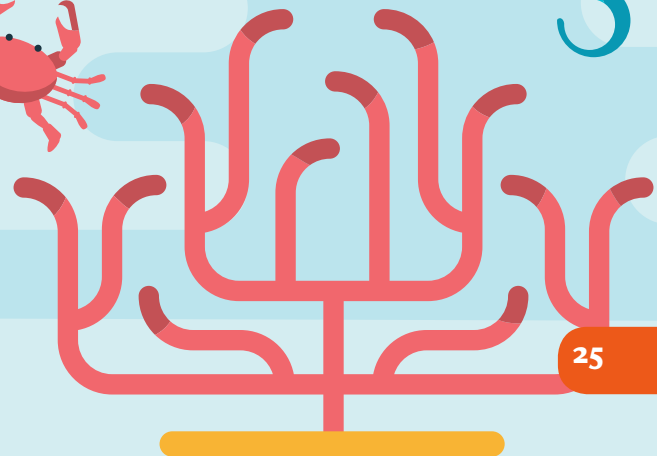


Use fewer plastic products
Be aware of how plastic can harm marine life by consumption, habitat destruction, and entanglement!



Use Eco-friendly products
While doing dishes, laundry, or personal care items, keep in mind where all the products go once they go down the drain!

With these small steps you can feel good that you are helping the planet, animals and your own wallet!





Cynethia Davis

Voorhees Branch Leader

HOW LONG HAVE YOU WORKED FOR THE CREDIT UNION?
 July 26th will make 13 years.

WHAT WAS YOUR FIRST POSITION WITH THE CU?
 My first position, I was a teller in the Camden Branch.

WHERE ARE YOU FROM?
 I'm from Camden, NJ

WHERE DO YOU LIVE NOW?
 I currently live in Camden, NJ

TELL US A BIT ABOUT YOUR FAMILY, PETS.
 I'm married with two children. My husband's name is Brandon, my daughter's name is Jayden and she will be 10 in July, and my son's name is Brandon, he's a junior and he is 3.

WHAT DO YOU LIKE TO DO IN YOUR FREE TIME?
 I enjoy spending time with my family and shopping.

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

One member in particular was purchasing a house and her closing was the very next day. Earlier that week she deposited a rather large check and it had not cleared yet. I was able to sit down with my member and call the financial institution the check was drawn on and release the hold. My member was so pleased and excited she mailed me a card. Her words were so heartfelt I still have her card on my desk, 6 months later!

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

One day while working in Camden as a teller I was sitting at the Teller Supervisors desk preparing for the end of the day, and there were a few members in the lobby. I stood up to walk out of the teller area and I didn't realize the desks bottom drawer was opened and I tripped over the drawer and tumbled to the floor. I was fine physically, but super embarrassed because everyone saw it.

BEST PART ABOUT WORKING AT THE CU?

The best part of working at SJFCU is how family orientated the organization is. I love that SJFCU have events that include our families. Morey's Pier, the Holiday Party, Bring Your Child to Work Day (just to name a few). My family looks forward to all the events and come with excitement.



Carmen Quiles

Camden Branch Leader

HOW LONG HAVE YOU WORKED FOR THE CREDIT UNION?
 21 Years

WHAT WAS YOUR FIRST POSITION WITH THE CU?
 Branch Leader

WHERE ARE YOU FROM?
 Utuado, Puerto Rico

WHERE DO YOU LIVE NOW?
 Lindenwold, NJ

TELL US A BIT ABOUT YOUR FAMILY, PETS.
 I am the oldest of six siblings, I have four children and nine grandchildren.

WHAT DO YOU LIKE TO DO IN YOUR FREE TIME?

In my free time I like to bowl (shot a perfect game "300"). Love to spend time with my family. I also enjoy volunteering in the community. I've been part of the Parada San Juan Bautista for over 30 years. Part of the Board of Mi Casita Day Care for more than 35 years and I volunteer for many other organizations.

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

In 21 years I've had many interactions with member and they are all memorable in their own way, especially when they leave my office satisfied.

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

The funniest things that has happen to me is having to go along with staff ideas when employee engagement activities come around.

BEST PART ABOUT WORKING AT THE CU?

Best part of working at the CU is being able to lead and be part of an amazing team.

Bear's Chocolate Chip Banana Zucchini Bread

Bear Seavers, Glassboro Branch Leader
shares his recipe for Chocolate Chip
Banana Zucchini Bread

Makes two 9x5 loaves

INGREDIENTS

- 3 cups flour
- ½ teaspoon baking powder
- ½ teaspoon cinnamon
- ½ teaspoon nutmeg
- 3 eggs (room temperature)
- 1 banana (turning brown)
- ¾ cup vegetable oil (or coconut oil)
- 1 tablespoon vanilla
- 2 ½ cups zucchini, shredded
- 1 cup walnuts, chopped (or substitute favorite nuts)
- 1 bag of chocolate chips (semi-sweet or dark)
- Zest of 1 lemon
- Sugar in the Raw (optional)

DIRECTIONS

Preheat oven to 350 degrees and grease and set aside loaf pans. Sift together flour, baking powder and spices, then set aside.

In mixer set to high beat eggs into peaks. Next turn mixer to stir or low setting and add banana, vegetable oil, vanilla, zucchini. Mix for 1 to 2 minutes then add flour mixture, walnuts, chocolate chips, and lemon zest.

Pour into greased loaf pans and sprinkle with sugar. Bake for 50 minutes or until toothpick comes out clean.



Fun Facts about our Chef!

Bear is a huge gamer and loves board games, D&D and console games. He loves to cook and keeps Irish and Italian staples at his disposal. He also loves to bake pies and decorate cakes... He even took a class!

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