



# MAKING CHANGE

South Jersey  
Federal Credit Union

WINTER  
2019



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# MAKING CHANGE

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## ISSUE 2019.Q1

This is a publication of South Jersey Federal Credit Union For questions or concerns, please email [marketing@southjerseyfcu.com](mailto:marketing@southjerseyfcu.com).

To submit your story idea, recipe or publish a community event on our calendar, please email us at [marketing@southjerseyfcu.com](mailto:marketing@southjerseyfcu.com)



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# The Presidents Corner



Dear Members,

Happy New Year! I hope 2019 is treating you well thus far. We've got great things on the horizon in 2019 and are excited to share them with you, but first let's recap at some highlights that happened in 2018:

We relocated our Williamsport and Voorhees branches to larger spaces, added three depository ATMs and added business loans to our product offering. The most impressive growth was in money we lent to our Members. During 2018, our loans to Members exceeded \$68 million dollars!

We continue to be very involved in the communities we serve. We brought the Reality Fair (teaching about money and spending) in to three schools, sponsored and attended dozens of community events including Deptford's MLK Celebration, Vineland's Home Town Heroes, Camden's Parada San Juan Bautista, Moorestown Day, Glassboro Day, Lawnside Community Day and many, many others. Our donations, scholarships, endowments and sponsorships amounted to almost \$90,000. In addition, our Employee Charity, "A Charitable Journey" raised in excess of \$8,000. We supported such worthy organizations as St. Jude Children's Research Hospital, Fibrodysplasia Ossificans Progressiva, Angels in Motion, and The Unforgotten Haven.

As you can see, 2018 was an extremely successful year at SJFCU. We will strive to make 2019 even better!

If you overdid it this holiday season, you can pay down your debt by taking out a Home Equity Loan or Home Equity Line of Credit (HELOC) with special rates and terms. You'll also find tips on how to save money and have fun on a budget.

Tax season is here and SJFCU members can take advantage of special rates from Turbo Tax by going to the Love My Credit Union website. There's also important information you need to know about refund direct deposits in this newsletter.

As we move into the new year, there's a lot to look forward to and we will continue to serve all of our Members with great products and services.

Yours Truly,

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

Ernest D. Huggard  
President and CEO

# 2019

January						
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
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27	28	29	30	31		

February						
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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		

March						
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						

## Calendar

**Monday, February 18th**  
Presidents' Day  
All Branches Closed

**Sunday, March 10th**  
Daylight Saving Time

**Wednesday, March 20th**  
First Day of Spring

Visit The Internal Revenue Service's website at **www.IRS.gov** to see when the nation's tax season will officially begin!



**Filling out your tax refund forms accurately for a direct deposit, can help you get your refund earlier – in some cases, up to three weeks earlier than if you received a refund check by mail!**

### Here are some important reminders when it comes to your tax refund:



The Direct Deposit request on your tax form must be listed in your name, or the joint owners' names; if not, it will be returned to the IRS.



The IRS Refund should be posted to our SJFCU Routing Number — **236077755**.



If the account number you list on your IRS return differs from the account number we have on file for you, it will be rejected, and returned to the IRS, causing a delay.

# Tax Season Planning!

Opening an Individual Retirement Account (IRA) as a cornerstone of your long-range financial plan is a key factor to securing a comfortable and worry-free retirement. No one is more enthusiastic about the advantages of IRAs than David Graham, our LPL Financial registered investment advisor at South Jersey Financial Network (SJFN,) here at SJFCU. "Each type of IRA – the Traditional IRA and the Roth IRA – has its advantages," said Graham. "A Traditional IRA gives you a tax break at the time you put the money into it, and offers tax deferrals while you're saving," he added. "But you do have to pay taxes when you withdraw funds from it. "A Roth IRA, on the other hand, provides no tax deduction when you make your contributions," continued Graham. "But most importantly, it provides tax-free growth."

Here are some top benefits about choosing a Roth IRA for a long-term growth strategy:

- Money can grow tax free; withdrawals are tax-free, too. You are contributing money to a Roth account that's already been taxed. There no tax deduction on the front end, as there can be with a traditional IRA. Any growth or earnings from the investments in the account – and the money you take out in retirement – is free from federal taxes (with a few conditions).
- No minimum required distributions (MRDs). Unlike traditional IRAs and most employer-sponsored saving plans, Roth IRAs don't require them. This may enable you to pass on more of your retirement savings to your heirs.
- Enjoy tax flexibility in retirement. Since you've already paid taxes on money in a Roth IRA, as long as you follow the rules, you can take out your money tax free. This helps you better manage your overall income tax liability in retirement.
- Use your contributions at any time. You can take 100% of what you've contributed at any time, and for any reason, with no taxes or penalties. (Only Roth IRA earnings are subject to withdrawal restrictions.)

For this tax season – and for every tax season in your future – it pays you (in more ways than one) to consider opening up a Roth IRA now. David Graham always welcomes the chance to meet with members who want to learn more about planning for a secure retirement. You can set up an appointment with David by calling 800-582-7640 ext. 2807

Securities and Financial Planning offered through LPL Financial, Registered Investment Advisor, Member FINRA/ SIPC. Insurance products offered through LPL Financial or its licensed affiliates. SJFCU is not a broker/dealer and not affiliated with LPL Financial.

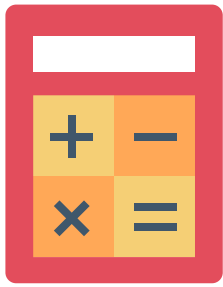
NOT NCUA INSURED // NO CREDIT UNION GUARANTEE // MAY LOSE VALUE



## Need some help?

Make an appointment with David Graham at South Jersey Financial Network. He can be reached at 856.232.9000 ext. 2807





## 8 Reasons To Create A Monthly Budget

Not sure what you'll gain by budgeting? Here's a list of the benefits.

**1** You'll spend less.

**2** You'll have more freedom by knowing exactly how much you have to spend.

**3** You won't neglect any fixed expenses because you'll have money set aside for them.

**4** You're more likely to skip impulse purchases.

**5** You'll have more money to put into savings when this expense is built into your budget.

**6** You'll have fewer arguments and misunderstandings about spending when it's all been pre-decided and discussed beforehand.

**7** You'll never be afraid of running out of money before your next payday.

**8** You'll feel more confident about your financial situation when you know exactly how much money you have to spend each month.



**Whether you choose to go it alone, use a tax-prep computer program or hand it all over to an accountant, begin by checking out our handy list of common mistakes people make on their taxes.**



### 1.) Faulty math

Believe it or not, one of the most common errors on filed taxes is simple math mistakes. A small miscalculation can throw off all your numbers and get you into trouble with the IRS. Using an online program or an accountant may mitigate this problem, but it won't assure you of anything. However if you choose to prepare your taxes, be sure to triple check all math before filing.

### 2.) Name changes and misspellings

It's true that most of the information you're submitting is numerical, but don't forget to pay attention to everything else on your form! Details matter, and if you use a name that's different than the one the IRS has on file for your Social Security number, your refund may be delayed or not processed at all. Similarly, if you spell your name wrong, it won't match the one the IRS has in its system. Review every form carefully before filing to avoid frustration later.



### 3.) Omitting extra income

Many people neglect to include other sources of income, such as freelance work, and any other side work they may have done throughout the year - be sure to fill out a 1099-MISC and to file it along with your taxes.

### 4.) Deducting funds donated to charity

Everyone knows you can write off charitable donations as a deduction, but many people aren't sure how to go about taking this step. First, only donations given to an organization with a tax-exempt status can be deducted from your taxes. Second, if you've donated food items or used clothing, they had to have been in decent shape to be eligible as a write-off. Finally, calculate the value of your non-monetary donations according to what they would be worth if you'd sell them now. Don't forget to include those charity tax receipts when you file!



### 5.) Using the most recent tax laws

When preparing your taxes, be sure to file according to the most recent laws.

### 6.) Signing your forms

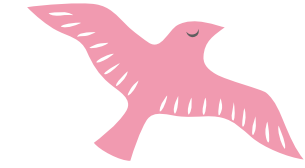
Last, but definitely not least, don't forget the most basic step of signing your name! If you're filing through USPS mail, be sure to put your John Hancock wherever necessary (and get a receipt for it.) If filing online, you can use a PIN instead. Most signature lines will need to be dated as well. Read through all of your forms before submitting to be sure you haven't neglected anything or made mistakes.



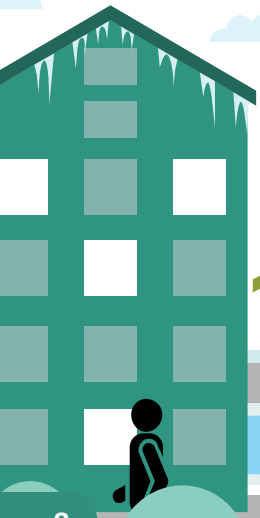


# Community News

SJFCU was proud to donate \$2,000 to the Cooper Foundation from their Pink Ribbon Sales



Making Strides Against Breast Cancer Walk for the American Cancer Society, the SJFCU WALKING WARRIORS raised over \$1000





\$2,000 was raised for The Unforgotten Haven as part as our charitable donation program

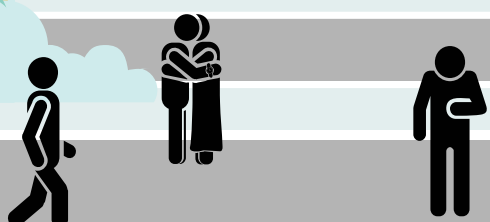


SJFCU received the Burlington County Regional Chamber of Commerce Partnership Award

\$2,000 was raised for Angels in Motion as part as our charitable donation program



Our Vice Chairperson, Loretta Winters, in her re-election of President of Gloucester County NAACP





# Community News

SJFCU brought Reality Fairs to local high schools to teach kids about how to manage their finances



SJFCU was proud to be teaching the younger generation about Credit Unions







SJFCU participated in a Toy Drive with Nemours duPont Pediatrics and Voorhees Township Fire Department





# Community News

Runnemede Fall Soccer teams sponsored by SJFCU



Business Development team at NJEA convention



Jim Puderbach, Jr. and Kenneth Luehmann (Board of Directors) at NJEA convention



Jessiah Styles from Thomas Edison State University stopped by our Vineland Branch



# Stay healthy during flu season

This time of year, everyone's got a sniffle, cough, or worse-the dreaded flu bug! These viruses have evolved to be highly resistant to our efforts to contain them. While we can't prevent the disease completely, we can help lower the risk of spreading it around.

## *Here are 5 ways to beat the flu this year!*



### 1) Wash your hands

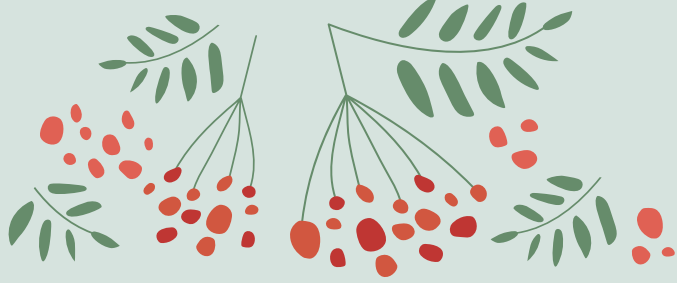
This is the best way to keep the flu from spreading. Regular hand-washing is the first line of defense. Wash your hands after using the bathroom, before meals, and after contact with someone who might be ill. If your job entails lots of public contact, take regular hand-washing breaks. Scrub for 20 seconds with soap and warm water. If you can't get to soap and water, use an alcohol-based hand sanitizer.

### 2) Practice good self-care

Your immune system needs energy to keep your body free of disease. That means getting adequate sleep and proper nutrition. A good night's sleep is especially important for preventing the spread of infectious diseases. Eating a diet rich in vitamin C can also strengthen your immune system. Citrus is a great source, as are leafy greens.







### 3) DAB- destroy all bacteria

“Dabbing,” involves tucking your nose into your elbow. It’s the most sanitary way to cover your mouth when you sneeze or cough.

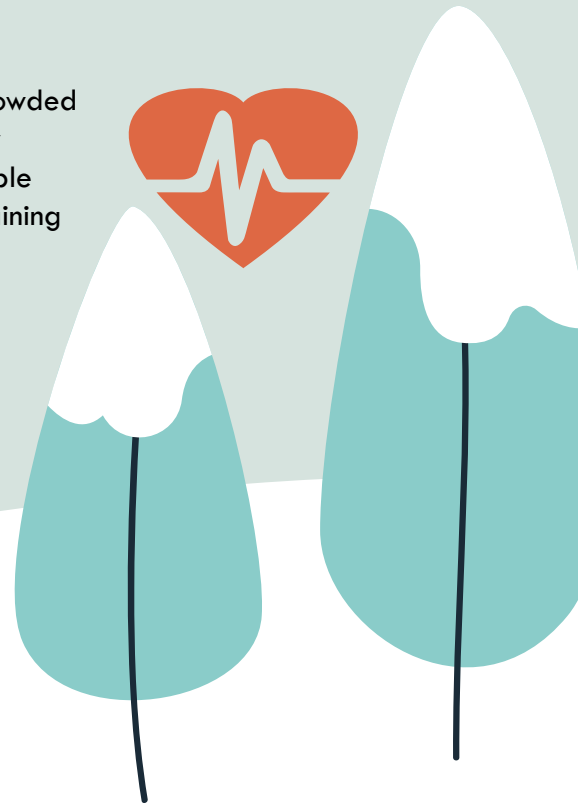
### 4) Practice self-quarantine

If you’re sick, stay home. If your children are, keep them home. No one likes missing work or school, but the alternative is even more widespread illness. Staying home will also give you time and rest to recover faster, leading to more productivity when you go back in. Always wait 24 hours after a fever has broken before returning to work. There’s nothing heroic about “toughing it out” while getting others sick.



### 5) Avoid crowds

Wherever lots of people gather, disease follows. If possible, avoid crowded public spaces this time of year. Remember that travelers from far may have different strains of the same bugs. Whenever people from multiple communities gather, the chances of infection increase. If you’re entertaining or traveling, double down on good hygiene habits!



# Did You Overdo It this holiday season?

If you're interested in getting a Home Equity Loan or HELOC, SJFCU can help. Let's take a look at a few ways our members are using their loan or HELOC to improve their lives and financial well-being.



◇ Home improvements. Improvements to your home increase its value, so home improvements make sense. Using the equity that's in your home to finance these improvements is a great way to increase the value of your property.



◇ Debt consolidation. If you have a lot of debt, like credit cards, or other high-interest loans, you can save money each month by paying off that debt with a Home Equity Loan or HELOC. You could consolidate your payments you'll only have to make one payment each month.



◇ Emergency expenses. Most financial experts recommend keeping an emergency fund that could cover you for between six months and a year if you can't work. If you don't have the cash on hand, though, you can get a Home Equity Loan or HELOC to cover expenses. You should still work to build savings that can prevent borrowing in the event of an emergency. Opening a loan or HELOC can provide you some security in the meantime.





## Other Ways to Save

Use those gift cards. Gift cards are a typical holiday gift, but many people forget they have them, and they go unused. Put all of your gift cards in your wallet and spend them creatively. Maybe you don't care for coffee on the go, but you can buy a package of ground coffee beans at Starbucks and use it at home. Use that iTunes gift card to rent a movie instead of taking the family out. Whatever it might be, use these gift cards and appreciate them for what they are – money in your wallet.

Invest in next year's regifting effort. In addition to gift cards, you'll probably find yourself with a bunch of gifts you don't really want. Some of these can be saved and re-gifted next year or used as birthday gifts throughout the year – scented candles, bottles of wine, bath products, etc. Even if you don't actually want it, you can find someone else who does!





# Awards Dinner Party



Here are 5 (cost effective) and fun tips for your dinner party:

1. Make it a potluck party! Encourage friends and family to bring their favorite dish or beverage
2. Break out the slow cooker! This is an affordable way to make a big batch of food with leftovers – the money you spend for the party will be money saving on lunch for a few days!
3. Buy generic chips and snacks for the guests – buying brand names isn't a necessity when feeding a room full of people, they will never know the difference
4. Use disposable tablecloths – to make clean up quick and easy!
5. Head to a local dollar store and get some decorations to make your party festive

What better way to watch celebrities on the red carpet than with tasty hors d'oeuvres and good company from friends and family. Check out these simple appetizers your guests will love.

### Sweet and Spicy Popcorn

#### Ingredients

2 tablespoons dark brown sugar  
1 tablespoon unsalted butter  
1/2 teaspoon chili powder  
1 (3.5-ounce) package natural microwave popcorn (not the buttered kind)

#### Directions

1. Place sugar, butter, and chili powder in microwave-safe bowl. Cook until butter melts & cook to dissolve sugar
2. Drizzle over freshly popped popcorn— evenly coat. Cool. Transfer to a sealed container

### Fried Ravioli

#### Ingredients

1 cup all-purpose flour  
2 eggs  
1 c. bread crumbs  
kosher salt  
Freshly ground black pepper  
1 lb. small cheese-filled ravioli (or your choice of filling)  
Vegetable oil, for frying  
1/4 cup Parmesan  
1 tbsp. Parsley

#### Directions

1. Add flour, eggs, and breadcrumbs into separate bowls – Season to taste with salt and pepper
2. Add ravioli to flour, dip in the eggs, then add into breadcrumb bowl until coated
3. In skillet, heat oil. Add ravioli and fry until golden-brown color
4. Repeat steps then sprinkle with Parmesan cheese
5. Serve with favorite sauce!

### Gold Oreo Truffles

1 package Golden Oreos  
8 oz. brick-style cream cheese (full fat)  
12 oz. white chocolate (chopped)  
Gold sprinkles

1. Place cookies (whole cookie—including cream center) in a food processor until fully crushed. Put crumbs into a bowl. Add cream cheese, then blend with mixer (Use paddle attachment on medium speed until fully blended)
2. Roll cookie mixture into 40 balls, about 1" in diameter. Place each onto a lined baking sheet. If mixture is too soft to neatly roll, refrigerate for 30 minutes.
3. After rolling each ball, put in the refrigerator for 1 hour.
4. Begin melting white chocolate when balls are just about finished chilling. You can melt chocolate in a double boiler or microwave.
5. Remove truffles from refrigerator and dip them in white chocolate. Place back onto baking sheet after you dip each one. Top with sprinkles. Allow chocolate to cool in refrigerator before serving.

# 8 WAYS TO SAVE ON VALENTINE'S DAY



*Having the perfect night out doesn't mean you need to break the budget. Here are eight ideas for a thrifty Valentine's Day date:*



Cook a romantic dinner at home instead of eating at an overpriced restaurant. Set the ambiance with some scented candles and soft music, and save a bundle!



Make your own gift. Instead of buying a pricey piece of jewelry, frame a nice picture of the two of you or write a meaningful card.



If you are going out to eat, make sure to check Groupon, LivingSocial and RetailMeNot for deals on restaurants near you before making reservations.



Skip the wine bottle at the restaurant and pop the cork at home instead.







Explore the great outdoors! It may be cold out, but you can still have fun just enjoying the fresh air. Bundle up and take a refreshing walk under the stars. Or, if it's snowy out, build a snowman! Then, go home and warm up in front of the fireplace with steaming mugs of hot chocolate.



Get yourself a great workout and have a fantastically fun date by going ice or roller-skating!



Get cultured on a budget by taking advantage of a local museum's free or discounted rates at specific times or nights.



Have a good time at the neighborhood comedy club. Entrance tickets can be as cheap as \$5 apiece!







**Debbie McCall**  
Pleasantville Branch Leader

**How long have you worked for the Credit Union?**

I have worked for the credit union for 19 years and 7 months. I will be celebrating my 20th anniversary in June.

**What was your first position with the CU?** I started off as a Part-time teller at the Shore Mall branch.

**Where are you from?:** I grew up here in Pleasantville and relocated to Egg Harbor Township in 2012.

**Tell us a bit about your family, pets:** I live in EHT with my fiancé Bobby and my youngest daughter Aniyah (13). My eldest daughter is Ashea (24) who is mom to the love of my life, my grandson Antonio (3 ½) years old. I have 2 dogs and a leopard gecko.

**What do you like to do in your free time?** I like to experiment cooking different dishes, I love vacationing, spending time with my family and attending wine tastings.

**Tell us about a memorable interaction you had with a member:** One most recent would be a Member who had been searching for a car since September, and when she finally found one in December, she was anxious to get the process done quickly. She came into the office early that Friday morning expecting to close right away and wanted to get to the dealer before night fall since she had close to an hour drive. She came to me and expressed how upset she was that the process was not finalized and I told her that I totally understood. I promised her she would be leaving before evening with her check. I was able to get all her documents reviewed and she closed in a matter of hours. She showed her appreciation for what I did by writing me a Thank you card and delivering a beautiful plant to the office for me. I felt really appreciated and glad I was able to help.



**Ruth Oramas**  
Moorestown Branch Leader

**How long have you worked for the Credit Union?**

I have worked for the credit union for 1 year, 10 months in the same position, branch leader.

**Where are you from?:** I am originally from Orange, NJ and now reside in Runnemede, NJ

**Tell us a bit about your family, pets:** I have 2 daughters and 6 grandchildren, ages from 8 to 17 with a set of fraternal twins in there! I have a cat named Tika, that I adopted when she was 9 and mean as all get out. Now she is about 13, still mean.

**What do you like to do in your free time?** I have a pond in my yard full of koi, comets and goldfish, between this and my yard, it takes up any spare time I find.

**Tell us about a memorable interaction you had with a member:** I have had many memorable interactions with members and can even say I have made friends with many members. I think the most memorable is a member that constantly leaves his debit card in our ATM. When he comes in, I always ask him...Do you have your card?

**Best part about working at the CU?:** I think one of the best parts of working here are the other people that work here!

# PEANUT BUTTER COOKIES

Makes about 24 cookies

1 stick unsalted butter, room temperature  
3/4 cup smooth peanut butter

1/2 cup granulated sugar, plus extra for rolling  
1/2 cup brown sugar, packed

1 large egg, room temperature  
1/2 tsp vanilla extract

1 cup all purpose flour  
1/2 tsp baking soda

1. Heat oven to 350 and set out baking sheets with silicone baking mats, or parchment paper

2. In the bowl of an electric stand mixer with paddle attachment, cream the butter, peanut butter, and both sugars together until light and fluffy. Add the egg and vanilla, and mix on medium speed until combined.

3. Sift flour and baking soda together in a medium bowl. Set mixer to low and add flour in small amounts until combined.

4. Using a small cookie scoop, measure out rounds of dough. Roll between your hands to round them out and then roll in the sugar to coat.

5. Place each round on prepared cookie sheet and flatten with a fork in cross pattern.

6. Bake 18 minutes, then remove from oven and place tray on cooling rack.



## Fun Facts about our Chef

Nina enjoys cooking and baking. She is always looking through cookbooks and Pinterest to find the right recipe to make! In her free time she loves watching The Great British Baking Show on Netflix.







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Voorhees, NJ 08043

**Free Checking**

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- No monthly fees
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- FREE VISA Debit Card
- Earns interest

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