

They say **GOOD** things come in **SMALL** packages...  
...**But not always!**



## Low Rate Auto Loans from South Jersey Federal Credit Union make it possible!

**NEW Tax Incentive\*\*** Buy a new passenger vehicle this year, and you may be entitled to deduct state and local sales and excise taxes paid on the purchase, on your 2009 tax return.

**Fast Approval** Receive an answer on your financing within 30 minutes of application (or within 1 hour of opening).

**Loan Protection Insurance** Covers your auto loan with the credit union in the event of your death for up to \$15,000 at no direct cost to you.

**GAP Insurance** In the event your vehicle is stolen or totaled in an accident, GAP Insurance covers the difference between what you owe on your loan, and what your insurance company will pay. It also includes \$1,000 down payment credit toward a replacement vehicle if you finance through SJFCU within 60 days of the incident.

**Flexible Rates and Terms** Our competitive rates offer maximum flexibility and convenient terms.

**Easy Payments** With Direct Deposit or Payroll Deduction.

NEW CAR LOANS  
As Low As **3.99%** APR  
Up to 3 Years

USED CAR LOANS  
As Low As **4.24%** APR  
Up to 3 Years



South Jersey  
Federal Credit Union

**Apply by phone,  
online or in person!**

**(800) 582-7640**

**www.SouthJerseyFCU.com**

**Fax: (856) 232-6301**

## ***SJFCU VISA GIFT CARDS AND YOU: A Perfect Holiday Match***

It's the ideal holiday gift for everyone – an SJFCU Visa Gift Card!

Available for purchase at any SJFCU branch, the SJFCU Visa Gift Card is convenient to obtain – and it's priced right for every budget!



SJFCU Visa Gift Cards are

- available in amounts ranging from \$10 to \$500.
- available in two different holiday designs.
- only \$2.95 per card.

An SJFCU gift card is perfect for that last-minute gift, as a stocking stuffer, or to tuck into a holiday card for a special relative or friend. It's a gift you know will be appreciated!

## ***It Pays To Pay Your Bills Online!***

SJFCU member Dennise Castillo, of Pleasantville, received a \$100 Target gift card as the winner of the most recent Bill Payer promotion.

"I've been using Bill Payer for the last three years," said Castillo. "I don't worry about having stamps on hand, and I don't worry about being late with my payments."

The name of the recent Bill Payer promotion was "Wishes Can Come True" – and it appears Castillo's two youngsters at home will see many of their holiday wishes do just that. "Oh, this is great," she said when she learned of her gift card prize. "It'll probably go for gifts for the kids!"

## ***Attention: High School Seniors – and their Families***



Once again, SJFCU scholarships are available for qualified high school seniors who apply and are selected. Scholarships are used toward tuition costs for the 2010-2011 academic year at the college or university of the student's choice.

Detailed information and a scholarship application are available on our website [www.SouthJerseyFCU.com](http://www.SouthJerseyFCU.com) (click on 'About Us,' then 'Who Are We?' then 'SJFCU Scholarships.')

The deadline for receipt of all applications and supporting materials is February 26, 2010.

## ***'IN THE SPIRIT OF THE SEASON' Holiday Donation Drive***

The annual SJFCU "In the Spirit of the Season" Holiday Donation Drive continues at all of our credit union branches through mid-December.

All SJFCU staff are accepting monetary donations of any amount – look for the collection boxes in the branch lobbies. They are also accepting donations of new, unwrapped toys and nonperishable food items.

All of your donations help make the holiday season a little brighter for less fortunate children and their parents in the regions we serve. All donations will be distributed to families in need throughout South Jersey.

This year, more than ever, the need to give is stronger than usual. The economic downturn has affected a greater number of families and the need is greater than ever. Just think: If every member gave only one dollar, what a difference that would make in the lives of local needy children and families!

If you wish to contribute to this worthy effort, bring your donations to the lobby of any SJFCU branch during regular business hours through Friday, December 18.

## ***Important Info Regarding IRA Contributions***

As the calendar year comes to a close, remember: time is winding down for contributions for the 2009 tax year. Also, it's not too early to start thinking about your contributions to an SJFCU IRA in 2010!

**For 2009:** There's still time to make a contribution to your IRA. The annual contribution limit is \$5,000 for the 2009 tax year. If you are age 50 or older, you are entitled to contribute an additional "catch-up" amount of \$1,000, for a total contribution of \$6,000. Contribution deadline for the 2009 tax year is April 15, 2010.

**For 2010:** The limits for the maximum amount of contributions in the 2010 tax year will remain the same (\$5,000, and an additional catch-up amount of \$1,000 for those 50 or older). The annual contribution limit for those owning a Coverdell Education Savings Account (ESA) remains at \$2,000.

Our branches will close at 3 p.m on the following dates:  
**Thursday, December 24 - Christmas Eve**  
**Thursday, December 31 - New Year's Eve**

Our branches will be closed on the following dates:  
**Friday, December 25 - Christmas Day**  
**Friday, January 1 - New Year's Day**