



The
**NO STRINGS
NO HASSLE
TOTALLY FREE**
Checking Account

By now, you've heard that some financial institutions are going to be charging a fee to use their debit card. At South Jersey Federal Credit Union, our checking accounts are **TOTALLY FREE**...and that includes using our debit card for purchases.

Open an SJFCU Checking Account TODAY and save up to \$60* per year in fees!

- ✂ NO Minimum Balance
- ✂ FREE Visa Debit Card
- ✂ FREE Online Bill Payer
- ✂ FREE Mobile Banking
- ✂ Earns Interest
- ✂ Direct Deposit



South Jersey
Federal Credit Union

Your savings liability insured to a limit of \$250,000
NCUA
National Credit Union Administration, a U.S. Government Agency

ESI
Additional coverage up to \$250,000 provided by Ecess Share Insurance Corporation, a licensed insurance company.



*Amount based on proposed fee of \$5 per month when making debit card purchases using the Bank of America debit card.

More Reverse Mortgage Seminars in November

There are several opportunities this month to attend one of our free Reverse Mortgage Seminars. The seminars begin at 9 a.m. and run for approximately one and a half hours. Attendees must pre-register by calling 800-582-7640.



Saturday, Nov. 5 - Vineland branch, 106 West Landis Ave.

Saturday, Nov. 12 - Pleasantville branch, 15 West Jersey Ave.

Saturday, Nov. 19 - Moorestown branch, 1201 N. Church St.

Seminars are led by Joe Giacobbe, branch manager of First Financial Services, Inc, of Turnersville. Giacobbe has 30-plus years experience in the banking industry and expertise in all aspects of mortgage financing, including reverse mortgages. Reverse mortgages allow you to turn the equity of your home into cash. A reverse mortgage is a loan, against the home that the owner does not have to pay back as long as he or she – and spouse, if applicable – lives there.

A Time for Giving



The holiday season is here – we give thanks for our health, our families and friends this month at Thanksgiving. At SJFCU, November also marks the start of our annual Holiday Donation Drive.

The donation drive begins later this month and continues through mid-December. Monetary donations of any amount are accepted – look for the collection boxes in each branch lobby. All branches also are accepting donations of nonperishable food items and new, unwrapped toys.

For some families in our area, your donations really do help make the holiday season a lot brighter. All donations will be distributed by area social service agencies to needy families.

Bring your donations to the lobby of any SJFCU branch during regular business hours. Your generosity and kindness are appreciated!

Attention: High School Seniors (and their Families)

Once again, SJFCU is awarding scholarships to qualified seniors for use towards tuition costs for the 2012-2013 academic year at the college of the student's choice.



Fill out your application and send in early! Information and application are available at www.SouthJerseyFCU.com. Click on the scholarship banner on our home page. The deadline for receipt of completed applications and all supporting documents is February 24, 2012.

Important Dates

Please note that all branches will be closed on:
 Friday, November 11 – Veteran's Day
 Thursday, November 24 – Thanksgiving
 Monday, December 26 – Christmas (observed)

Visa Gift Cards



Avoid the Black Friday Rush!
 Bypass those Crowded Malls!

Do your holiday shopping the next time you visit an SJFCU branch – by purchasing SJFCU Visa Gift Cards!

Available at every one of our branches, the Visa Gift Cards come in attractive holiday designs.

They're easy to purchase – and priced right for every budget!

- Available in amounts from \$10 - \$500
- Pay from your SJFCU account or Credit Card
- Each card costs just \$2.95 plus the amount on gift card
- Available at all branches

Cards issued by MetaBank pursuant to a license from Visa U.S.A. Inc. Purchase fee of \$2.95. Monthly inactivity fee of \$2.95 after 12 consecutive months of inactivity. Lost/stolen replacement card fee of \$5.00.

You could WIN \$5,000 by paying your bills online during November and December!

FREE online banking and bill pay are the cat's meow!

Plus, you could WIN \$5,000 by paying your bills online this holiday season!



If you're not using FREE online banking and bill pay you're missing out! Take advantage of the ease and security of paying your bills online today! To get started, simply log into your online account to sign up for a FREE online bill pay account. If you already have an account, pay at least one bill online during November and December to be entered! The more bills you pay online, the more chances you have to win!

Don't wait to enjoy the convenience and time-saving benefits of FREE online banking and bill pay. The more bills you pay online, the more chances you have to win a \$5,000!

ICU Day Gift Basket Winners



Congratulations to the winners of our International Credit Union Day fall-themed gift baskets. The drawing was SJFCU's way of celebrating International Credit Union Day, which falls each year on the third Thursday of October. Winners are:

Branch	Winner	Hometown
Deptford	Monica O'Connor	Williamstown
Camden	Queen Esther Doctor	Camden
Vineland	Dornethea Jenkins	Vineland
Pleasantville	Sallie Goodman	Ocean City
Moorestown	Helen Pruitt	Maple Shade
Voorhees	Monique Miller	Berlin
Woodbridge	Doris Jenkins	Newark