



## IT'S A GREAT TIME OF YEAR

TO TAKE ADVANTAGE OF YEAR-END DEALS, DEALER OVER-STOCK AND GREAT RATES!

New Car Loan

**299%**  
APR  
Up to 5 Years

Used Car Loan\*\*

**349%**  
APR  
Up to 5 Years



South Jersey  
Federal Credit Union



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

**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 PAYMENT PLANS** With Direct Deposit or Payroll Deduction.

Offer good until December 31, 2011. \*Rates quoted are for Premier Plus category, up to 5 years and includes 1/2% reduction in rate for payroll deduction or direct deposit. Auto loan promotional rates are for new loans only. SJFCU refinances not included. Premier Plus category requires a minimum FICO score of 700.\*\*Used car rate applies to model years 2009 and 2010 and 2011/2012 models with over 15,000 miles. Other rates and terms available to qualified borrowers. Rates and terms subject to change at any time at the discretion of the credit union.



## Ben Griffith Honored



The President/CEO of South Jersey Federal Credit Union, Benjamin T. Griffith, is being honored this month as "2011 Distinguished Citizen of the Year for Gloucester County" by the Southern New Jersey Council, Boy Scouts of America.

The formal presentation of the award was at a reception on December 8. The Southern New Jersey Council, BSA, honored Griffith for his service to the local communities.

"A long time ago, I was a Boy Scout in North Camden," said Griffith. "This award brings back a lot of memories; it rejuvenates an interest in the Scouts. It's good to give something back. I'm very honored by this. I want to get more young people involved in scouting and everything scouting has to offer."

Some 2,400 youngsters are involved with Scouting activities in Gloucester and Salem counties, served by the Old Colony District of the Southern New Jersey Council. Scouting is focused on providing values and skill sets to young people so that they will succeed in the future, and are prepared to be good, solid citizens.

The Southern New Jersey Council, Boy Scouts of America, is based in Millville, and serves youth in Camden, Gloucester, Salem, Cumberland and Cape May counties.

## IRA Contributions

It's not too early to think about the few remaining months that you can make your 2011 contribution to an Individual Retirement Account (IRA) for the 2011 tax year.



This year's filing deadline for both State and Federal income taxes is **Tuesday, April 17, 2012**. You have until then to make your annual contribution to either your Traditional or Roth IRA for the tax year 2011. Remember: Filing an IRS filing extension does **not** extend your 2011 IRA contribution deadline.

The maximum amount you can contribute for tax year 2011, up through April 17, 2012, is \$5,000 (or your total earned compensation, whichever is less). If you are 50 years of age or older, you can contribute an additional \$1,000 as a catch-up contribution, for a total of \$6,000.

Don't wait until the last minute: come in to any SJFCU branch, or call us at 800-582-7640 and get your questions answered and arrange for your 2011 contribution.

## Important Dates

Please note that all branches will be closed on:

- Monday, December 26 – Christmas Day (observed)
- Monday, January 2 – New Years Day (observed)
- Monday, January 16 - Martin Luther King Jr. Day

## Visa Gift Cards



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.

## Only a few weeks left to purchase Savings Bonds!

After December 31, 2011 paper U.S. Savings Bonds will no longer be available for sale at SJFCU branches – nor at **any** "bricks and mortar" financial institution.



From that date forward, you will only be able to purchase Savings Bonds via the Internet through TreasuryDirect, as announced earlier this year by the U.S. Treasury Department.

In these last few weeks that paper Savings Bonds are available for purchase – consider getting one or more - **they make great gifts for the holidays!** You can purchase bonds in denominations of \$50, \$75, \$100, \$200 and even larger amounts.

## Our Latest Lucky Winner

SJFCU member **Baotran Lam Nguyen** of Egg Harbor City was the lucky winner of our most recent Billpayer promotion.

The third quarter promotion ran during the months of August and September. Every time Baotran paid a bill online during those months, her name was automatically entered in the drawing.

Baotran's prize as the promotion's winner was a \$100 Target gift card. "I've never won any prize before, and this is a big one!" she said, noting the good timing with the holiday season coming up.

What about you? Are you paying your bills online yet? If so, the more bills you pay, the more chances you have to win – for there's another promotion going on right now, through the end of 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!*

