

Be in control when you buy a car!

Get pre-approved for an SJFCU auto loan before you go car shopping. We'll issue you a pre-approval certificate on the spot, so you can start shopping right away. Remember...

NEW or USED**
AUTO LOANS

As Low As

2.99%*

APR / Up to 5 Years

You've
Got The
POWER



South Jersey
Federal Credit Union

**Pre-Approval in
30 Minutes*****

**Pre-Approval Gives
You Bargaining Power**

**Pre-Approval Means
Hassel Free Shopping**

**Pre-Approval Lets You
Shop With Confidence**

Offer good until April 30, 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. Other rates and terms available to qualified borrowers. 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 2008 and 2009 and 2010/2011 models with over 15,000 miles. ***During normal business hours. Rates and terms subject to change at any time at the discretion of the credit union.

Financial Planning Services Now Available!

We know that many of you may have questions or might be confused about financial planning and investments. That is why South Jersey Federal Credit Union is excited to announce that access to a valuable new service is being offered to our members ...financial planning.

South Jersey Federal Credit Union has formed an alliance with local financial professional, Joseph P. Silva, Jr. of Silva Financial Services, to provide you with financial guidance and honest answers to your investment questions.



Joe Silva, Jr.

Joe is affiliated with LPL Financial, a registered investment advisor and the nation's leading independent broker/dealer based on revenues (as reported in Financial Planning Magazine, June 1996-2010). Through LPL Financial, Joe is able to offer unbiased advice and access to non-proprietary financial products. Joe can explain the process of financial planning, and help you to decide which options may be best for you.

Perhaps you have a 401k from a former employer and would like to know how to roll it over? Or, you may be concerned about how you will finance a college education, or protect your family from the prospect of financial uncertainties?

There is no charge for your initial consultation with Joe, so why not take that first step towards creating a sound financial future....just call SJFCU Member Services at 800-582-7640 to arrange an appointment. Joe will be happy to meet with you at any of our SJFCU branches at a time that is convenient for you.

Securities offered through LPL Financial, 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

Silva Financial Services, 12 Mill Street, Mt. Holly, NJ 08060

Electricity – Go Green and Make Green

The State of New Jersey has deregulated electric utilities. That means you can choose your electricity provider – and save money on your monthly electric bill!

Verde Energy USA is a licensed electricity supplier in the State of New Jersey. South Jersey Federal Credit Union has chosen to sign up with Verde Energy and as a result, is getting a lower electric rate – and so can you!

By changing to Verde Energy as your electric supplier, you can save money -- up to 10 to 15% on your monthly electric bill! You'll also receive a \$50 CASH BACK bonus!

Your current utility company still provides the service, and you still receive the same bill every month from your current utility company. The only difference is your supplier will change – and your price will be less.

It's easy to enroll – just go to www.lowcostpower.com to sign up (use marketing code 6040) or call local Verde representative, George McMahon at 609-383-3500.



Enterprise Used Car Sale Event



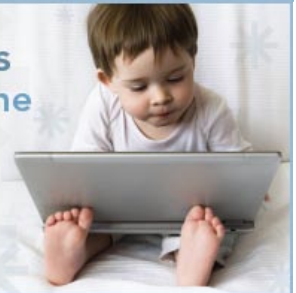
Spring is just around the corner, and it's the perfect time to buy a car. SJFCU has partnered with Enterprise Used Car Sales to bring you great deals on used cars. From now until March 31st, SJFCU members will receive Blue Book value plus an additional \$500 for their trade-in and a free \$100 gas card when they purchase a car from Enterprise Used Car Sales and finance through SJFCU.

Of course members also receive our low rates on auto loans, so come in today or apply online to pre-qualify for your SJFCU auto loan and then go shopping for a car at Enterprise Used Car Sales located in Pennsauken at 3011 Admiral Wilson Blvd., the Philadelphia Airport at 501 S. Governor Printz Blvd. in PA, or Vineland at 278 Delsea Drive.

SJFCU member Venus Council was so excited when she learned that she was the winner of the most recent quarterly Bill Payer promotion. "That'll work! Thank you!" exclaimed Council when told she'd won a \$100 Best Buy gift card.

Just like Venus Council, you could be our next winner! See details below:

Manage your accounts
from the comfort of home
with FREE online
banking & bill pay!



YOU COULD WIN \$5,000

You could WIN \$5,000 CASH by using FREE online bill pay today!

Take advantage of the ease and security of online bill pay while staying warm and cozy this winter. To get started, log into your online account, click on the bill pay tab and enter the information from your paper bills. It's quick, easy and FREE. Every time you make an online payment in March you will receive an automatic entry into the sweepstakes.

Don't miss out on the convenience and time-saving benefits of FREE online bill pay that could bring you prosperity this year. The more bills you pay online, the more chances you could be the winner!

Important March Dates

10 – Reverse Mortgage Seminar, Deptford Branch
19 – Reverse Mortgage Seminar, Brandywine Senior Living, Moorestown