



Membership *Matters*

JANUARY 2014

eNewsletter for Members of Princeton Federal Credit Union

Please note! The Credit Union no longer offers Call24 (audio response telephone teller). This is due to limited usage of this service and a stronger demand from our membership for online technology.



Manage Your Debt to Improve Financial Health

New Year's resolutions to lose weight or improve your physical health are not always the easiest to keep, but one resolution you should make and stick to this year is **improving your financial health**. Think of it this way – if you are physically ill, you would go to the doctor; the same should be true if you are questioning the status of your financial health.

If your finances are struggling, it is time to get them back on track by working with **Princeton Federal Credit Union and BALANCE**, a free online "financial fitness program" for our members. The first step to improve your financial health and stability is to manage your debt.

For **six steps** that will help you eliminate debt, [click here](#).

While it is hard to maintain a healthy financial life, especially during tough economic times, it is possible. With the help of Princeton Federal Credit Union and BALANCE, you will be out of debt sooner than you think and able to focus on other things in life.

Skip-a-Pay Program

Do you need some extra cash for personal or unexpected expenses? We certainly understand and are here to help! We are now offering you, our valued member, the option to "Skip a Payment" on any Credit Union qualifying loan!

The Credit Union will charge a nominal fee of \$30 for each skipped monthly payment for up to two (2) per calendar year.

Inquire today with our Loan Department by dialing **609-945-6200** to learn more. You may also apply by visiting our website at www.princetonfcu.org and clicking on the **Forms and Applications** tab.

Things to do with the extra cash:

- Plan a vacation
- Pay down a high rate credit card
- Enjoy it

Best of all, Princeton FCU now offers Skip-a-Pay all year round. We're here to help whenever you need it!

Some restrictions apply.

On Our Bulletin

Reminder to Members

A 1099 tax form will be sent to members who earned \$10 or more in interest during 2013. Additionally, a 1098 tax form will be sent to members who paid \$600 or more in mortgage interest in 2013. If you have any questions about these forms, don't hesitate to ask us!



Like Us On Facebook!

Princeton Federal Credit Union is now on Facebook!

Like us on Facebook to share your stories and receive updates and information from Princeton FCU.

Welcome, Cassie!



"My time at Princeton Federal Credit Union thus far has been wonderful. I have been acquainted with many members already and look forward to meeting and assisting more of our membership."

-Cassie

Cassie joined Princeton Federal Credit Union in mid-November as our new Senior Member Services Representative. Prior to becoming part of our team, Cassie worked with another credit union in New Jersey making her experience in financial services 6 years and counting. In her free time, Cassie enjoys sewing and hiking. Back in 2006 Cassie auditioned for American Idol and made it to the second round of audition judging— Go Cassie! Stop in today and welcome Cassie to your credit union team!

Coming Soon... Our New Website!

Exciting new changes to the Princeton Federal Credit Union website are on the way! Coming this winter, you will see a fresh new look to the Princeton FCU website. We are excited to offer this new user-friendly and appealing site to you, our membership. Be sure to check it out this winter at www.princetonfcu.org!

Thank You For Donating!



On behalf of Toys for Tots, Princeton Federal Credit Union would like to thank you for donating to our toy drive this holiday season!

Severe Weather Closings

During inclement weather, Princeton Federal Credit Union does its best to open as soon as possible. In the event of severe weather, we consider the travel and safety of our members and staff. If Princeton FCU is closed, we will update our [website](#), [Facebook page](#), and telephone messages.

Remember, you are able to access your accounts 24/7 by using our Mobile App, Internet Banking, and the CO-OP Network ATM's.

We appreciate your understanding if our need to close causes an inconvenience.

Happy Holidays from Princeton FCU



All of us at Princeton FCU hope you had a great holiday season and wish you a successful 2014!

