



Membership *Matters*

MARCH 2015

eNewsletter for Members of Princeton Federal Credit Union

Connect with Princeton FCU on Facebook and LinkedIn!

See what's happening and share the love of your credit union.



A Word from Sam

Access Your Credit Union at ATMs and Branches Nationwide, and For Free!

Princeton Federal Credit Union makes it easy and convenient for you to access your money and avoid annoying surcharge fees that can add up quickly. As a benefit for our members, we're part of the CO-OP Network that allows credit union members to access their accounts at more than 30,000 surcharge-free ATMs across the U.S. and Canada, and over 5,000 credit union branches nationwide.

You can complete a variety of transactions as if you were at your own Princeton FCU ATM or branch, such as:

- Make Deposits
- Make Withdrawals
- Make Loan Payments
- Transfer Money
- Print Statements

It's easy to find a CO-OP ATM or Shared Branch near you!

Simply visit <https://co-opcreditunions.org> enter your search criteria and let the locator do the rest. The locator will provide you with driving directions, a map and an option to send the location to your mobile phone or email.

So when you can't get to a Princeton FCU ATM or branch, we've made it easy for you to conduct your banking as if you are – and at no cost to you! It's just another benefit that comes with your membership with [Princeton FCU](#).

Sam Paulicelli, President/CEO



How Successful People Stay Calm

The ability to manage your emotions and remain calm under pressure has a direct link to your performance. TalentSmart has conducted research with more than a million people, and we've found that 90% of top performers are skilled at managing their emotions in times of stress in order to remain calm and in control.

If you've followed my work, you've read some startling research summaries that explore the havoc stress can wreak on one's physical and mental health (such as the Yale study, which found that prolonged stress causes degeneration in the area of the brain responsible for self-control). The tricky thing about stress (and the anxiety that comes with it) is that it's an absolutely necessary emotion. Our brains are wired such that it's difficult to take action until we feel at least some level of this emotional state. In fact, performance peaks under the heightened activation that comes with moderate levels of stress. As long as the stress isn't prolonged, it's harmless.

To continue reading this article, please [click here](#).

Source: *LEADERSHIP-FORBES*

Have a car, but looking for a more affordable payment? Princeton FCU is here to help!

Taking the dealer's rate may have been *'the easy choice'* when you purchased your automobile but Princeton Federal Credit Union wants to help by providing you with an affordable payment.



Visit one of our branches or [click here](#) to complete our online application to start saving today!

**ATTENTION COLLEGE-BOUND SENIORS!
APPLY FOR YOUR CHANCE TO WIN A
\$1,000 COLLEGE SCHOLARSHIP!**

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.

Did you know we offer
Skip-a-Payment
all year round?

Are you looking for a little extra cash this year? We hear you; and we understand! That's why we are offering you, our valued member, the option to "Skip-a-Payment" on a credit union qualifying loan at **any time of the year**.
Ask us today about your options!

Things you can do with the extra money:

- *Buy that special someone a special gift
 - *Pay down a high rate credit card
 - *Enjoy it
-



Meet Cathy!

With a chorus of Going to the Chapel, balloons and gifts we helped celebrate a very special occasion for one of our Credit Union Family. Senior Staff Accountant Catherine Paige was off to Florida to ELOPE!!! Catherine has been at the Credit Union for almost 9 years. We all shared in the excitement of the beginning of the romance and now we share in the joy of the happily ever after.



Hours: (Main Office)

Mon-Thrus 8:30 a.m.-4:00 p.m.

Friday 8:30 a.m.-6 p.m.

Hours: (Campus)

Mon-Fri 8:30 a.m.-4:00 p.m.

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