



Membership *Matters*

JANUARY 2015

eNewsletter for Members of Princeton Federal Credit Union

A Word from Sam

The Core Values of Princeton Federal Credit Union

The core values of Princeton Federal Credit Union reflect those attributes we value most in our members, employees, business partners and in all of our interactions. The core values do not change, but rather are consistent attributes that drive our daily activities.

Great People

- o We hire great people and expect a lot from them
- o We run it like we own it
- o We always demonstrate a positive 'can do' attitude
- o We pursue excellence by always striving to be better

Integrity

- o We build trusting, honest relationships through communication
- o We honor the commitments we make
- o We treat people with fairness and respect

Service Mindset

- o We put our members first - period
- o We make helping other people our priority
- o We create member value while embracing and driving change

Teamwork

- o We provide each other with the best internal member service
- o We cultivate a positive team and family spirit
- o We celebrate our successes and each other's accomplishments - professionally and personally

With these core values we are able to offer you, our members, the best experience and access to the products and services you need. We achieve this by doing our best to understand your situation and offering solutions that fit your needs.

Whether you are a long time member or recently joined Princeton Federal Credit Union, we look forward to helping you reach your financial goals in 2015. I want to take this opportunity to thank you for your membership.

Sam Paulicelli, President/CEO



10 Surefire Ways To Build Your Wealth in 2015

A new year brings renewed energy to strive for one's goals and dreams. And key to that pursuit is money.

Whether you've set your sights on launching a business, taking a trip to Patagonia, or buying a house, you can't achieve it without having enough cash. Even if your dream is to spend more time with family, what will free up that time is having the financial security to not need to spend those precious hours working.

If you've set your financial resolutions, use one of these 10 quick, easy ways to build your wealth so you can achieve them this year. To continue reading this article, please [click here](#).

Source: *PERSONAL FINANCE-FORBES*

Your credit union is helping you plan ahead and save more this winter.

If you'd like a little extra money for the season, Princeton FCU has you covered with a **low fixed rate Holiday Loan for only 8.00% APR!*** You can borrow **up to \$2,000** and use it however you want — on gift shopping, travel plans, and more.

**Ask us about your options and
our easy application process.**

Happy Holidays!



*APR is accurate as of publication date and is subject to change. Loan decisions are based upon applicant creditworthiness. Depending on your credit, you may borrow up to \$2,000 for a maximum 12-month term. For example, 12 monthly payments of \$89.99 per \$1,000 borrowed. Some restrictions may apply. Offer only valid for this promotion starting November 3, 2014, expiring on January 31, 2015. Membership with Princeton Federal Credit Union required. Federally Insured by NCUA.



Lose the fees and get paid with a Princeton FCU Checking Account

Don't Have a Princeton FCU Checking Account?

If you are not happy with your bank, consider moving your checking account to the Credit Union.

- NO minimum balance requirement
- NO monthly service fees
- NO per transaction fee
- Free unlimited use of VISA debit card
- Unlimited use of over 30,000 surcharge-free ATMs nationwide via CO-OP Network
- Free Shared Branch access nationwide
- Mobile Banking with Apps
- Free Bill Payer via Internet Banking
- Overdraft Transfer Service
- Reorder checks online



PFCU's eServices

Princeton Federal Credit Union offers many free eServices that will help you save time and money. Whether it's depositing a check from your home on your own time or checking your balance and transferring funds on the go, Princeton Federal Credit Union's eServices can help you bank on your terms.

[Click here](#), for more details.

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

The Likes Keep Coming



Thank you to all of our followers on Facebook. We recently reached our goal of 150. Can you help spread the word by ["Liking" us if you haven't already](#)? If you already have, please "Share" our page and help support your Credit Union!



Meet Kyle!

"Welcome, Kyle! Kyle joined Princeton Federal Credit Union on December 8, 2014 as our new Marketing Manager. Prior to joining the PFCU team, Kyle held positions in marketing and business development at two other credit unions in New Jersey and also served as a Director of the Cape May County Chamber of Commerce in Southern New Jersey. Kyle enjoys spending weekends in Smithville and visiting Brigantine. If you see Kyle at your employer or out at a community event, don't forget to say hi!"



Main Office

104 Carnegie Center
Suite 103
Princeton, NJ 08540

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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