



Membership Matters

JULY 2015

eNewsletter for Members of Princeton Federal Credit Union

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



A Word from Sam



Here at Princeton Federal Credit Union, one of our goals is to provide the latest technology to our members. More and more people are using mobile banking to complete all their daily and monthly transactions. I wanted to take this time to let you know about two features we offer at PFCU. The first benefit is our mobile app. The other feature is the ability to send and receive money from anyone, anywhere with Popmoney!

Our app is available for iPhone, iPad and Android. This app will provide 24/7 access to your accounts. A great feature to our app is the ability to pay bills with Bill Payer. Make sure your bills are paid on time every time. Use Bill Payer to pay your bills any time of day from your home, office or anywhere you have internet access. Use this FREE service to pay an unlimited number of bills online if you have a Princeton Federal Credit Union active checking account.

Popmoney



Transfer funds easily with Popmoney, our person to person (P2P) payment service. It's as easy as sending and receiving emails / text messages.

Ask us about Popmoney today!

JUST because Birthdays! Baby Graduations! I OWE You's! Weddings Showers!

To learn more about how to maximize the benefits of your membership, visit one of our branches or call us today at 609-945-6200!

Sam Paulicelli, CEO



54 Ways to Save Money

- Save your loose change. Putting aside fifty cents a day over the course of a year will allow you to save nearly 40% of a \$500 emergency fund.
- Keep track of your spending. At least once a month, use credit card, checking, and other records to review what you've purchased. Then, ask yourself if it makes sense to reallocate some of this spending to an emergency savings account.
- Never purchase expensive items on impulse. Think over each expensive purchase for at least 24 hours. Acting on this principle will mean you have far fewer regrets about impulse purchases, and far more money for emergency savings.
- Use debit and credit cards prudently. To minimize interest charges, try to limit credit card purchases to those you can pay off in full at the end of the month. If you use a debit card, don't rely on an overdraft feature to spend money you don't have. With either approach, you'll have more money available for emergency savings.
- Are you looking for an effective way to establish a budget? Beginning on the first day of a new month, get a receipt for everything you purchase. Stack and review receipts at the end of the month, and you will clearly be able to see where your money is going.

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

Source: AMERICA SAVES



2015 Youth Open House

Princeton Federal Credit Union hosted its fourth Youth Open House on Saturday, May 30. The goal of the day was to teach children the importance of saving and helping them become financially independent adults. The staff explained the importance of putting money aside on a regular basis – daily, weekly, monthly. Manus Kreike-Martin, who's attended the event over the years, said it's a "wonderful family tradition, one that makes me look forward to coming to the credit union every time."

Picture caption "Manus Kreike-Martin makes a deposit with Member Service Representative Claudia Cabrera at PFCU's Youth Open House on Saturday, May 30."



We Want **YOUR** Auto Loan!

Limited Time

Auto Loan Special
Promotion!

Are you looking
to buy a new or
used vehicle?

If you are pre-approved for a new or used auto loan between Friday, May 22 and Friday, July 17 and book the loan within 30 days of your pre-approval, you will receive a **\$100 cash deposit** for loans between \$10,000 and \$19,999, and a **\$200 cash deposit** for loans \$20,000 and above! Your cash deposit will be paid at the time your loan is disbursed.

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

Do you have a family member starting college this fall or are you a current student? We have some great options for you and your family.

College can be expensive, and student loan debt can be extremely difficult for some to obtain and pay back. **We have the solution for you!**

Consolidate Your Student Loans

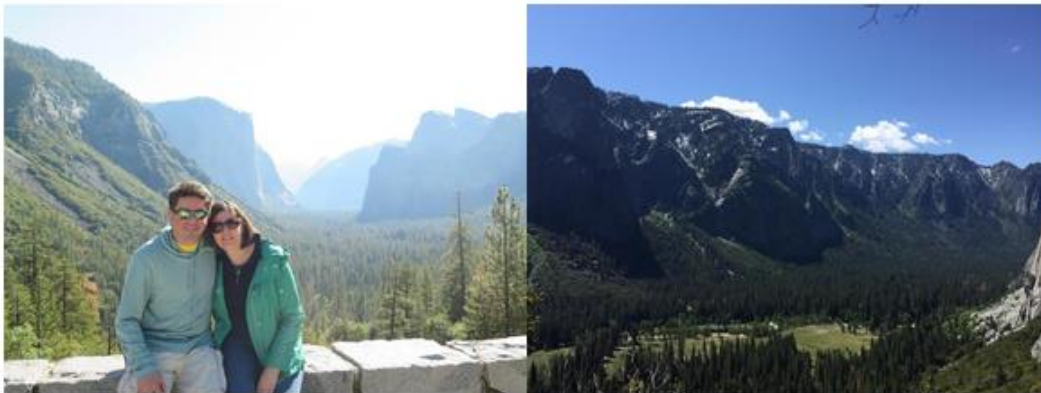
- One, low monthly payment
- Simplify your finances
- Interest-only repayment option
- 0.25% interest rate reduction*
- Cosigner release available

cuScholar Private Student Loans:

- Borrow from \$2,000 to \$160,000*
- Low monthly payments while you're in school
- 1% interest rate reduction*
- Use the funds for any qualified educational expense
- Quick approval once application is received



***Click here for more information!**



Congratulations, Kyle!

Congratulations to our Marketing Manager Kyle, who married his wife Eliza on May 2. The ceremony was performed at First Presbyterian Church in Haddon Heights, with reception following at Laguna Rum Bar & Grill in Brigantine Beach, NJ. They honeymooned in Northern California, including Napa, Yosemite National Park, Lake Tahoe, and Sonoma.



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.

Princeton Campus

New South Building
7th Floor
Princeton, NJ 08540

Contact Us:

Phone Number: 609.945.6200

Member Services:

Fax-609-919-0870 Email: memberservice@princetonfcu.org

Lending Services:

Fax-609.945.6299 Email: lending@princetonfcu.org

Electronic Services:

Fax-609.919.0874 Email: electronicervices@princetonfcu.org

Marketing Services:

Fax-609.945-6298 Email: marketing@princetonfcu.org



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