



Membership *Matters*

MAY 2015

eNewsletter for Members of Princeton Federal Credit Union

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A Word from Sam

Did you know your Credit Union account is 100% Portable?

Once you become a member of Princeton Federal Credit Union, you will always be a member, a member for life. You can continue to maintain your account for life, regardless of whether you change jobs, graduate, move or retire. Also, once you become a member your immediate family is eligible to open an account and use all of our products and services as well.

This is how you can continue to use Princeton FCU, even if you move or change jobs. First and foremost, you can access over 5,000 branches and 30,000 ATMs nationwide. If you have a smart phone you can access your accounts with our FREE mobile banking any time, any day. Also, we have FREE online Bill Pay that you can access from your online account. Just remember even if you don't need to use these services today, they will always be here for you to utilize.

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



8 Surefire Ways to End Every Day on a Positive Note

Whether your day has been inexplicably crazy, or magically wonderful—either way—before going to sleep, try doing something good for yourself by ending it on a positive note!

I had a really crazy and out of control day yesterday. For someone who likes control and to follow my plan these type of days drive me crazy. How many of us can report having days like these? The *universe* tells us that this is our reality, and nothing we do can prevent these kinds of days from happening. At home, at work, at play— when the *universe* decides to make the day go crazy, it does not discriminate, so don't stress yourself out agonizing over it.

Whether your day has been inexplicably crazy, or magically wonderful—either way—before going to sleep, try doing something good for yourself by ending your day on a positive note! Ending the day this way helps to restore our bodies, renew our minds, and mentally prepare us for the next day. But in some cases, building a habit that forces us to commit to taking time for ourselves can sometimes be more challenging than we think.

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Source: INC-PEOPLE

mort·gage
noun

1. An awesome home loan from your favorite credit union. *(But you knew that already.)*

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Princeton
Federal Credit Union
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NCUA

If you're having trouble defining your mortgage needs, give us a call or visit our website today!

We'll help you choose the best home loan for your needs from our variety of programs. We understand that getting a home loan that is clearly defined for your plans can sometimes be a challenge. Call us or visit our website and we'll be happy to help. In addition to the personalized and attentive service you can expect as a member of Princeton Federal Credit Union, we provide expert home loan advice, a wide variety of home loan options, and a fast application process!

Visit us at www.princetonfcu.org today to apply online for any of our variety of home loan programs. Our website also has many tools and resources designed to help you understand the process from application to closing. You can even sign up on the website to be notified when rates change. All of our online home loan resources are available 24 hours a day, 7 days a week! FREE Purchase Mortgage Pre-Approval is also available at our website. For more information or to apply over the phone, please call us at 800-472-9579.

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The Visa TravelMoney card is a safe way to travel. It's not tied to your checking or savings account, so if it's lost or stolen, you won't have any risk. It comes with Zero Liability Protection for your security, and it's much safer than carrying cash.

In addition, each registered card also includes 90-day purchase protection, travel and emergency assistance and lost luggage reimbursement to give you peace of mind while you're away.

Before You Travel, Be Sure to Pack Your Visa TravelMoney Card.

To get your Visa TravelMoney card, visit your Credit Union now and discover added convenience, security and peace of mind while you travel.



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- 90-day Purchase Protection.
- Travel and emergency assistance.
- Lost luggage reimbursement.
- A safe alternative to carrying cash.
- Comes with Zero Liability Protection and your card isn't connected to your checking or savings account.
- Can get US currency or foreign local currency at ATMS worldwide.
- Can be used anywhere Visa Debit cards are accepted worldwide, including ATMs.

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



Moving South!

With sadness and excitement for what the future holds, we celebrated the retirement of our Executive Assistant, Bea Spinelli, on April 9. Bea was with us for almost eight years.

For those that worked with Bea every day, she will be missed! We wish her good luck in retirement and blessed time with her family.



Hours: (Main Office)

Mon-Thurs 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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