

Spring  
2018

# At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

## Join Us For Our Annual Meeting!

**Where:** VFW Hall,  
600 Washington Ave,  
Manville, NJ 08835

**When:** Tuesday, May 15, 2018

**Time:** Meeting starts at 6:30 p.m.  
(doors will open early for dinner)

**Cost:** Free to members, \$8 for guests

Please RSVP by calling 908-526-8844

You already know the benefits of banking with us – but did you know you're also a part-owner of the credit union? This means you're eligible to run and vote for our Board of Directors. It also means you always get a better deal on your financial services! This year, one director position is up for re-election for a three-year term (expiring in 2021). If you're interested in serving, please contact the credit union office for more information. No nominations will be taken from the floor.

Celebrate The  
Credit Union Difference

**MAFCU**  
Manville Area  
Federal Credit Union  
[www.manville.org](http://www.manville.org)

## Shocked By Your Credit Card Payments?

Get Back On Track With A  
Home Equity Loan!

RATES AS LOW AS  
4.00% APR\*

- CONVENIENT AND EASY
- CONSOLIDATE ALL YOUR BILLS
- MAKE ONE LOW MONTHLY PAYMENT



Overwhelmed by too many bills? We feel your pain.

You're at the right place because Manville Area Federal Credit Union now offers 15-year, fixed-rate home equity loans. Consolidate expensive credit cards, medical bills, or other debt into one convenient payment.

Call us at 908-526-8844 or email Lana at [лана@manville.org](mailto:лана@manville.org) to get started. Apply online anytime at [www.manville.org](http://www.manville.org).

\*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Contact the credit union for complete details. Qualified borrowers only. Some restrictions may apply.

## Tell Your Friends & Family

Let Them Know About the Credit Union Difference!

We're open to anyone who lives, works or worships in the borough of Manville, NJ, or relatives of current members.

# Used Car Buying Tips

If you're in the market for a used car - there are some amazing deals out there.

You can start by visiting the credit union. Our used car rates start at just 1.7% APR\*. We offer pre-approval which enables you to negotiate as if it's a cash deal and sets a budget. We can even pull a Carfax report at our expense to view the car's history.

## Here are some steps to take before buying:

**Pick the right car** - choose a model based on your needs and budget

**Locate good used cars** - the internet, classified ads and walking through a car lot all serve the purpose

**Price the car** - use a pricing guide such as NADA Used Car Guide to see what the car is worth

**Contact the seller** - call and ask questions before going to look at it

**Test drive** - take it for a drive to see if its right for you and what shape it's in

**Warranty** - try to get at least 3 months or \$3,000 miles added to the deal if there is no manufacturer warranty left

**Down payment** - Don't put more than \$100 or \$200 down to close the deal

**Negotiate** - use the information you've gathered in your car search to agree to a fair price

Take the stress out of used car shopping – let us help! Call or stop by for pre-approval today. Apply online at [www.manville.org](http://www.manville.org) today!

Or if you want to refinance that high-rate auto loan you have at another financial institution, come see us. We may be able to lower your rate and give you a lower monthly payment.

\*APR = Annual Percentage Rate. Actual rate may vary based on creditworthiness of individual applicant. Rate subject to change without notice.

## Holiday Closings

### Memorial Day

Monday, May 28, 2018

### Independence Day

Wednesday, July 4, 2018



## New Visa® Credit Card COMING SOON!

Watch your mail and our website for details. We can't wait to provide you with this exciting new Visa option. At MAFCU, you come out ahead when you carry our card.

## Money For College!

Heading off to college or trade school in the fall? Our college scholarship program for 2018 is happening now!

- We'll be awarding two \$1,000 scholarships.
- Applicants must be either a MAFCU member, a child or grandchild of a MAFCU member, or, a Manville High School senior.
- Recipients will receive their awards at our Annual Meeting on May 15.

If you could use help in paying for college, then stop in and ask for your application!



## NEED CASH?

You'll love the new ATM at our office on South Main St. in Manville.

## Plan Your Summer Getaway VACATION LOANS

**As low as 5.00% APR\***

**Terms up to 12 months \* Borrow up to \$2,000**

**Available June 1 – August 31, 2018**

Take the trip of a lifetime with our affordable Vacation Loan! With rates this low, you can take off to just about anywhere! Tour your favorite city. Take a cruise. Visit Europe. No matter where your dreams take you, we'll help you save with this low-cost loan.

Call, stop by or apply online at [www.manville.org](http://www.manville.org).

\*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Final loan amount may vary based on credit score. Rates are for qualified borrowers.



43 S. Main Street  
Manville, NJ 08835-1801  
908-526-8844  
Fax: 908-526-3355

### Hours Of Operation

Monday – Friday 9:00 am – 5:00 pm  
Thursday – open to 6:00 pm  
Saturday – 9:00 am – 12 noon

