

# At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

## Share the Credit Union Difference!



Tell your friends and family they can join our financial family. We can serve anyone who lives, works or worships in the borough of Manville, NJ, as well as relatives of current members. We also serve partner companies in the community and their employees. Everyone can use a dependable, trustworthy place to bank.

Call us at 908-526-8844 to learn more!

## 2021 Manville Area FCU Annual Meeting

Our 2021 annual meeting has been rescheduled and will be held as a Virtual Meeting on September 21, 2021. Please watch our website [www.manville.org](http://www.manville.org) for updates as we get closer to the meeting date.



## EVERYTHING UNDER THE SUN! Rates And Terms To Make Borrowing A Breeze!

We're your full-service lender, offering excellent rates, flexible terms, and superb service.

**VEHICLE LOANS** as low as 1.70% APR\* (new) and 2.50% APR\* (used)

- Plan your summer road trip!

**PERSONAL LOANS** as low as 7.00% APR\*

- Take a vacation, finish home projects, pay off other bills.

**HOME EQUITY LOANS** as low as 2.40% APR\*

- Use for any purchase or project! Borrow up to 80% of your home's LTV (loan-to-value) for maximum cash.

At Manville Area FCU, we can help with all your lending needs. To apply, call 908-526-8844 or visit [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. Subject to credit approval. Some restrictions may apply.





## Kids Heading Back To School?

Use your MAFCU Visa® Credit Card for back-to-school shopping needs. It's a convenient way to pay for clothing, books, technology, and more! If your student is leaving for college, encourage them to apply for a smaller-limit credit card to cover emergencies.

**Low fixed rate** – as low as 9.0% APR\* (for purchases and balance transfers).

**No annual fee** – added savings make our card a sensible choice.

**Worldwide acceptance** – make your purchases online, next door, or around the world.

**Transfer balances** – save with a low APR and no balance transfer fees.

Our card is perfect for back-to-school basics and other needs, making it easy to shop and save. Apply at [www.manville.org](http://www.manville.org).

\*APR = Annual Percentage Rate. APR effective May 1, 2021. APR based on credit history and subject to approval.

## Update Your Information

Have you moved recently? Or have you changed your phone number or email address? For excellent service, we need your current information.

**This includes an updated phone number, mailing address, and email address.** To ensure timely receipt of your statements and important updates, please verify with us that all your information is correct.

## STAY VIGILANT!

Thieves continue to look for ways to commit fraud. But staying vigilant, you can keep in front of the fraudsters.

**IDENTITY THEFT:** Criminals may attempt to steal your identity through a variety of means. Some try to solicit personal information by phone, email, or text. Some capture info by physically taking your credit card or ID, and others may go through your trash looking for clues. If your identity is stolen, money can be withdrawn from your account or credit applied for in your name.

**Offers To Improve Your Credit:** These claim to “clean up your credit” for a fee. In reality, the thief captures your information and sells it illegally.

**INTERNET FRAUD:** One example is auction fraud, including the falsification, misrepresentation, or non-delivery of an item. Another is a counterfeit check or wire transfer scheme, where “fake customers” entice you to make a transaction. Before doing business with any company, do your research and inquire with the Better Business Bureau.

**NEW PHISHING SCAMS:** You may receive text messages from a local area code stating, “The Credit Union Center Alert: Your card has been deactivated. Please contact us at xxxxxx.” If called, you’re prompted to enter your 16-digit card number. Please ignore these messages – they’re fake.

**AMAZON FRAUD:** Scams may encompass bogus phone calls or emails about fictitious Amazon (or Apple) charges. You’re asked to click on a link or share personal information, enabling the impersonator to obtain account information.

If you’ve become a victim of identity theft, call us right away. Also, visit [www.consumer.ftc.gov](http://www.consumer.ftc.gov) to stay abreast of current scams.

Source: <https://www.consumer.ftc.gov>.



## Your Participation Counts!

We wouldn't be in business without you. And because our members serve as volunteers, providing guidance and expertise, we can provide an exceptional banking experience.

### Consider becoming a credit union volunteer!

We are currently looking to fill openings on the following:

- Board of Directors
- Supervisory Committee

Contact Walter Tanalski at 908-581-5978 to find out more.



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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

