

Fall  
2018

# At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

## Our New Visa® Card Is Here!

Take advantage of an exciting new Visa option – you'll save money when you carry our card! It's perfect for fall, whether you're shopping for back to school, redecorating or getting your car or home ready for winter.



- Low fixed rate – for purchases and balance transfers
- No annual fee
- Worldwide purchasing power

Always safer than carrying cash, our Visa Card can help you to start saving right away. Apply today at [www.manville.org](http://www.manville.org).

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

## NEW FALL WHEELS! Get a smooth new ride, just in time for cooler weather.

If you're wondering about the reliability of your car, it might be time for something new. We're ready to help.

- FLEXIBLE TERMS
- LOW MONTHLY PAYMENTS
- EASY PREAPPROVALS
- CONFIDENT DRIVING ALL YEAR LONG!

Rates As Low As

**1.70%**  
APR\*

\*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant. Rate shown is for a NEW vehicle. Rates are subject to change without notice. Other rates and terms available. Contact the credit union for complete details. Some restrictions may apply.

See Manville Area Federal Credit Union for a low-cost auto loan – and get the car you deserve. Rates are low, and you can choose the term that best fits your budget. Enjoy a new ride and rest easy knowing you'll be ready for whatever winter has in store.

Call us at 908-526-8844 or apply online anytime at [www.manville.org](http://www.manville.org) to get started.



## 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.*



## Credit Card Mistakes To Avoid

Credit cards are convenient and safer than carrying large amounts of cash. In fact, at Manville Area Federal Credit Union, we recently launched a new Visa Card option. A credit card, used wisely, can help strengthen your credit score. Still, it's important to take care in how you use your card.

Here are some common mistakes to avoid:

**Taking your card to its limit.** Credit reporting agencies recommend you tap into only 30% of your available credit line. By maxing out your card, you can lower your score.

**Ignoring the fine print.** No matter what card you carry, review your credit card terms regularly. Go over your payment amounts, due dates and what happens if you pay late.

**Missing a payment.** Credit card providers typically charge a late payment fee. What is the fee? Is it exorbitant or does your APR go up if you pay late?

**Making only the minimum monthly payment.** Paying off your balance is more difficult, and you potentially pay a great deal more in interest.

**Paying for day-to-day expenses.** If you use your card to pay for everyday needs, it's time to examine and revamp your budget.

**Not monitoring transactions.** By not following account activity, you can leave yourself open to errors or fraud.

Using a credit card responsibly is an excellent and worthwhile financial tool – and can give you added peace of mind. If you need help reviewing your options, stop in and see us.

Source: <https://www.thebalance.com/worst-credit-card-mistakes-961138>.

## Gifts, Traveling And More HOLIDAY LOANS

- As low as 5.00% APR\*
- Borrow up to \$2,000
- Terms up to 12 months
- Available November 1, 2018 through January 15, 2019

Add a little more tinsel to your tree this year with our affordable Holiday Loan! Use the funds for gifts, traveling and more. You'll breathe easy with an affordable payment, repaid in just 12 months. Apply today and get ready for all the festivities.

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.



Remember: Your Credit Rating Goes Wherever You Go  
Good Credit Is Fragile. Protect It!

## Thinking About A Home Equity Loan?

You are at the right place, because Manville Area Federal Credit Union now offers up to 15-year fixed-rate loans. This loan is perfect for any fall need – from making energy-saving home improvements, buying a new vehicle to paying for college. Call us at 908-526-8844 or apply online at [www.manville.org](http://www.manville.org).



## Holiday Closings

<b>Columbus Day</b> .....	Monday, October 8, 2018
<b>Veteran's Day (observed)</b> .....	Monday, November 12, 2018
<b>Thanksgiving Day</b> .....	Thursday, November 22, 2018
<b>Christmas Day</b> .....	Tuesday, December 25, 2018
<b>New Year's</b> .....	Tuesday, January 1, 2019



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

