

Spring
2019

At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

Save The Date! ANNUAL MEETING

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

When: Tuesday, May 14, 2019

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

Cost: Free to members, \$8 for guests

As a member, you'll save time and money and enjoy a more personal level of service than other financial institutions. You're also encouraged to take part in our cooperative philosophy. Attend this year's annual meeting and be part of the democratic process and learn about the future of your credit union. To RSVP, call 908-526-8844.

The Nominating Committee for Manville Area Federal Credit Union has nominated the following individuals to be elected to serve on the Board of Directors:

- Walter Tanalski
(3-year term expiring 2022)
- Peter Gorbatuk
(3-year term expiring 2022)
- David Griswold
(2-year term expiring 2021)

No nominations will be taken from the floor.

MAFCU
Manville Area
Federal Credit Union
www.manville.org

SPRINGTIME = LOAN TIME!

If you need to get things done, we have the funds you need.

- Convenient, low-cost financing for any purpose.
- Buy a new car, or RV, improve your home or consolidate bills.
- Enjoy a low rate and monthly payment you can afford.

Vehicle Loans

- 100% financing
- Same-day loan approvals

Get the comfortable ride you deserve.

Home Equity Loans

- Rates as low as **4.15% APR***

Use for any purpose! Make home improvements, a special purchase, even consolidate debt.

Count on the experts at Manville Area FCU to assist with your loan needs this spring. To apply, call 908-526-8844, email Lana at lane@manville.org or visit www.manville.org.

Shopping For A New Home?

We have mortgages, too! Visit our Mortgage Center at <https://manville.mortgagewebcenter.com/>.

*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Your rate and loan amount may vary based on credit worthiness. Contact the credit union for complete details. 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.



Our New Visa® Card Is Perfect For Traveling!

You'll love the benefits of our Visa Card, perfect for your spring or summer getaways and warm-weather purchases.

Low fixed rate – as low as 11.0% APR* (for purchases and balance transfers)

No annual fee – get our card and start saving right away

Shop anywhere – make your purchases online, next door or around the world

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

The perfect companion to your springtime needs, our Visa Card makes it easy for you to shop and save.

Apply today at www.manville.org.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Credit limit and rate will vary based on credit score.

Account Information Update

Have you moved recently? Or have you changed your phone number or email address? For the safety and security of your account information, it is imperative that you notify the credit union of these changes. It is important to have all updated contact information on file.

SHORT ON CASH?

Don't Let It Interrupt Your Summer Plans.

Vacation Loans

- As low as **5.0% APR***
- Borrow up to \$2,000
- Repay in 12 Months

If funds are a little short this year, consider our low-cost vacation loan. Less than a credit card with easy repayment terms, you can take that much-needed trip without it breaking the bank. Apply today!

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Rates are for qualified borrowers. Your rate and loan amount may vary based on credit worthiness. Complete financing details are available at the credit union.



Help With College

Every year, we award funds to two graduating high school seniors. And with educational costs continuing to climb, every dollar helps! If you're heading off to college or trade school this fall, check out our college scholarship program:



- 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 14.

See us for your application. Good luck, students!

Always Be Alert!

Remember to never let your guard down when it comes to protecting yourself from fraud and identity theft. Fraudsters are continuously trying new ways to prey on innocent people for their own personal gain. Don't become a victim.

Holiday Closings

Memorial Day	Monday, May 27, 2019
Independence Day	Thursday, July 4, 2019
Labor Day	Monday, September 2, 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

