

At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

Our Holiday Loan Is Back!

As low as **5.00% APR***

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

Available November 15, 2019 –
January 15, 2020

This affordable loan is the best deal anywhere – and flexible, too! Use the funds for gifts, traveling, and more. Relax and take care of your holiday shopping with ease. Call, stop by or apply online at 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.



MAFCU
Manville Area
Federal Credit Union
www.manville.org

BUY A CAR ON YOUR TERMS

It can be a confusing process – deciding on the car you need, the various makes and models, and wondering if you're getting a fair price.

To assist, follow these smart car-buying tips:

USED CARS:

- Before you buy, call us at 908-526-8844. We can help you to receive a fair price and tell you the fair book value (including options and mileage) of the car/truck you are interested in buying. We'll also pull a Carfax report (one free per member) to view the vehicle's accident history.
- Tell the salesperson not to pull a credit report on you. Once the dealership knows your credit score, it can affect negotiations.
- If there is no leftover manufacturer warranty, be sure to ask the salesperson if they will provide a warranty as part of the deal.
- Don't put more than \$100 to \$200 down to close the deal. If the deal sours or you change your mind, the dealer doesn't have to return your down payment.
- Avoid financing the vehicle for longer than five or six years – you'll never establish equity in the vehicle should you decide to sell it later.
- Sleep on it. Unless you desperately need the vehicle, don't buy it immediately.



NEW CARS:

- Get pre-approved for the financing before you visit the dealership; you'll have more clout because you already have the money available.
- Don't buy a car based on monthly payment. It's a safer bet to concentrate on obtaining the lowest purchase price of the car - and lower monthly payments with MAFCU financing.

Buy a Car on Your Terms continued on back

Holiday Help from MAFCU & VISA®

Whether you're shopping for family and friends, traveling, or putting on a spread for Thanksgiving, our VISA Card will make your purchases convenient and affordable. Also feel secure knowing your data is protected with every transaction.

- Rates as low as **11.0% APR***
 - No annual or balance transfer fees
 - Zero liability protection from VISA
- Call or apply online at manville.org.

* APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.

Buy a Car on Your Terms continued from front

- Make buying the car, financing it, and trading in your old car three separate transactions. If you blend the three, the dealer can maximize its profit at your expense.
- While the price of a new car varies, experts agree that \$300 to \$500 above cost is a fair price to pay.
- Visit two or three dealerships, with the best time to negotiate being at month-end. Once you've established a fair selling price, ask how much you'll receive for your trade-in.
- Remember, you're in control. Take a day to think. And walk away if you don't feel you're being treated fairly.



Regardless if you prefer new or used, see us first for a pre-approved loan or an easy refinance. Rates are as low as 1.70% APR!* Call 908-526-8844 or visit 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. Some restrictions may apply.

We Have Mortgages, Too!

Looking to buy your dream home? Visit manville.mortgagewebcenter.com to learn more. It takes only about 20 minutes to apply and feel secure knowing we'll be with you every step of the way. You'll also benefit from competitive rates, lower closing costs, and flexible options – because, at MAFCU, we know you and understand your needs. We're always here for you!

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!

Affordable Financing Solutions



An MAFCU fixed-rate home equity loan is an excellent option for virtually any loan need. Use it to pay for home improvements, a new vehicle, college, or even a business opportunity. Our 15-year term is currently a low 3.26% APR*. You'll rest easy with a fixed rate and monthly payment that won't change. Call us at 908-526-8844 or email lane@manville.org to apply.

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Holiday Closings

Columbus Day	Monday, October 14, 2019
Veterans Day Observed	Monday, November 11, 2019
Thanksgiving Day	Thursday, November 28, 2019
Christmas Day	Wednesday, December 25, 2019
New Year's Day	Wednesday, January 1, 2020



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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

