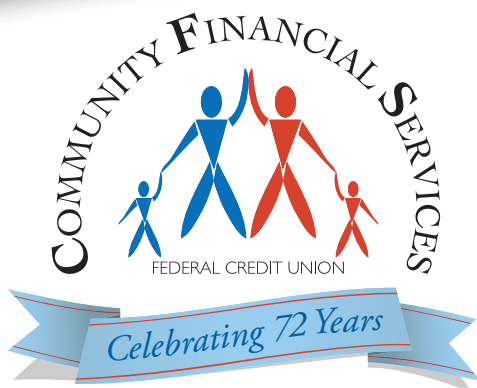


# Member Messenger

A Publication For  
Community Financial Services  
Federal Credit Union



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## LOBBY & DRIVE THRU HOURS

Monday: 8:30 am - 4:30 pm  
 Tuesday: 8:30 am - 4:30 pm  
 Wednesday: 8:30 am - 4:30 pm  
 Thursday: 8:30 am - 4:30 pm  
 Friday: 8:30 am - 4:30 pm  
 Saturday: 9:00 am - 1:00 pm

## DEBT OVERLOAD?

Don't juggle multiple balances and unreasonable rates. Pay off expensive credit card debt with a CFSFCU Visa® Credit Card! You'll gain immediate savings for added peace of mind.

### Visa® Credit Cards

- Balance Transfers **5.99%** APR\*

### Why our card makes sense:

- A lower APR means a lower monthly payment.
- There are no unfair fees, including no balance transfer or annual fees.
- Easily manage your payments, reduce your interest expense, and pay down debt faster.

### To transfer other lenders' balances:

- Verify the amount of any existing balances on your credit cards.
- Call us at 908-245-1650, ext. 115, or fax your balance and account information.

### We'll help you eliminate expensive credit card debt.

Apply for your card in person, by phone, or online at [www.cfsfcu.com](http://www.cfsfcu.com).





## Go Green with eStatements!

We love seeing members switch to eStatements. They're better for the environment, more convenient, and offer enhanced financial security, so fraudsters can't track your paper statement in the mail.

### Features you can appreciate:

- Reduce your carbon footprint and the paper you use.
- Receive your information quickly.
- Prevent a paper statement from getting into the hands of crooks.
- View your statement on your device, 24/7.

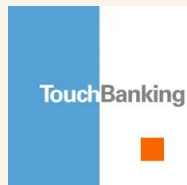
### You can sign up in seconds.

Visit our website and click on the Online Banking tab. Or call 908-245-1650, and we'll get you started.

## Try Remote Deposit

### Check out our latest mobile feature. It's convenient, secure, and fast!

TouchBanking, our mobile app, now features Remote Deposit Capture, eliminating the need for you to visit our office or an ATM to make a deposit. All you need is a smartphone or tablet.



### It's easy!

Snap a picture of your check. And with a few swipes, your deposit is on its way.

Get started at [www.cfsfcu.com/services.php#mobileget](http://www.cfsfcu.com/services.php#mobileget) or visit the App Store or Google Play Store to download your app. You'll save time with this flexible option!

## Auto Loans For Every Need!

We offer flexible terms based on your budget and goals. Call for our great low rates!

### Need a new ride?

Consider upgrading to a better vehicle if your current ride isn't meeting your needs, isn't reliable, or could use repairs. Trade it in for something better! Then turn to us for the financing. We have a term right for your finances, offering excellent rates and a low monthly payment.

Also, consider adding GAP (Guaranteed Asset Protection) coverage to your auto loan. It pays the difference between what you owe on the vehicle and the insurance payout if your car is totaled or stolen.



### Leasing a vehicle?

With today's price inflation, a lease buyback could be a better option. It's a win-win: you keep the car you love at a lower cost than purchasing another.

Ask your leasing agent for your buyback amount, then contact us to get started. You can take advantage of 100% financing along with our great rates.

### To apply:

Call our Loan Department at 908-245-1650, ext. 115, or visit [www.cfsfcu.com](http://www.cfsfcu.com).



## Cash Transfer Scams

Using cash transfer apps to obtain money or information is a scam gaining traction. Fraudsters may send a text to you or your business (and sound legitimate) asking for payment or to make a transfer. They may impersonate customer service or falsely represent a company for a purchase you're making. When using a cash app, take steps to protect your account and personal information:

- Only send payments to people you know and trust.
- Verify and double-check the recipient before sending money.
- Don't send money to anyone promising something in the future.
- Protect your login information and use a secure password.
- Watch for bogus emails.
- Never send money to yourself using a cash app.

While cash transfer apps are extremely convenient, the payments are instant and usually can't be canceled. While the legitimate cash apps are secure — beware of the fraudsters trying to scam you.



## Cell Phone Safety Tips

For most of us, smartphones are a necessity we can't live without. And with the amount of time we spend on our phones, it pays to keep your data safe. So, take extra care:

**Keep your phone locked.** It's one of the easiest ways to protect your phone should it fall into someone else's hands. Use a complex code or password only you know.

**Update your operating system.** This will ensure all systems are up to date and the latest security protections in place.

**Be careful of the apps you download.** Only access reliable apps from sources you trust.

**Steer clear of hotspots.** Criminals surf public Wi-Fi connections to capture data from unwary users.

**Think before you geotag.** We all love social media sites, but if you're not careful, sharing certain information, such as your location, can put your data at risk.

**Monitor your phone.** Take advantage of apps that can track your phone's location, recover your phone, lock it, or wipe it clean remotely.

**Reject texts from strangers.** Make sure you know the sender before you accept any message and don't click on unfamiliar links.

**Back up your phone regularly.** Transfer data to a secure computer or cloud storage. You'll still have the information if you lose your phone or if it's stolen or damaged.

**Dispose of your old device carefully.** Remove the memory card, restore factory settings, and delete all personal information from your phone.

At Community Financial Services FCU, we're here to help you keep your data safe and secure.



## 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. Please verify your address, phone number and email with us.

## Holiday Closings 2023

**Martin Luther King, Jr. Day**  
Monday, January 16, 2023

**Presidents' Day**  
Monday, February 20, 2023

**Memorial Day**  
Monday, May 29, 2023

**Juneteenth**  
Monday, June 19, 2023

**Independence Day**  
Tuesday, July 4, 2023

**Labor Day**  
Monday, September 4, 2023

## Quick Budgeting Tips For 2023

**Save for Purchases** – Rather than overspending on major purchases, save for long-term goals. Consider one of our special accounts to keep you motivated.

**Commit for the Long term** – There's not always immediate gratification when it comes to budgeting — and you may not see results right away. Be patience; it is a gradual process and can take a while to see your savings build or a debt reduction.

**Get Everyone Onboard** – Come up with a "spending contract" with family members. This can assist in being more open about finances and not making purchases without communicating with one another. If there are kids in the house, get them involved!

**Save for Today and the Future** – Use tools like Direct Deposit to help reach your goals. You can also have a specific amount deducted from your net pay to go directly into a particular savings account.

For extra help, call us! Together, we can craft a budget for your needs.



**Community Financial Services FCU takes pride and honor in serving you and your family while providing security for your future.**

# You're Invited! Annual Meeting

April 18, 2023, at 11:00 am

Join Us Via Zoom:

<https://us02web.zoom.us/j/85249655758>

Meeting ID: 852 4965 5758

## One Tap Mobile:

+13092053325,,85249655758# US

+13126266799,,85249655758# US (Chicago)

## Dial By Your Location:

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 301 715 8592 US (Washington DC)

+1 305 224 1968 US

+1 669 900 9128 US (San Jose)

+1 689 278 1000 US

+1 719 359 4580 US

+1 253 205 0468 US

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 360 209 5623 US

+1 386 347 5053 US

+1 507 473 4847 US

+1 564 217 2000 US

+1 669 444 9171 US

Meeting ID: 852 4965 5758

Find your local number:

<https://us02web.zoom.us/j/85249655758>

## Tax Time Information

When filing, select Community Financial Services FCU for your tax refund, and enter your Savings or Checking Account number. You'll also need our Routing Number, which is 221276545



149 St. George Avenue • Roselle, NJ 07203



## Tips To Fight Inflation

Inflation is pushing prices up in nearly every sector — however, there are ways to fight back! Start by asking some critical questions.

### 1. Where is your money going each month?

By tracking where your money goes, you can reduce spending on non-necessities and curb overspending on the essentials. An app to track expenses, such as Mint, can assist.

### 2. How can you cut back?

Once you've reviewed your budget, watch for patterns and where inflation is hurting you the most. Then take steps to reduce spending in those areas.

For example:

- Go generic on groceries and watch for sales. The off-brands are often just as tasty as name-brand items. Also, consider going generic on prescriptions if that's an option.
- Plan your meals in advance, make a list before shopping, and stick to your list.
- Dial back on electric usage — turn the heat down, turn off the lights, and regularly maintain your appliances and furnace.
- Cut out a few streaming services and avoid new clothes if they're not needed.
- Visit the consignment shops for bargains.
- Eat out less, make your morning coffee at home, and avoid fast food purchases.

### 3. Where else can you lower your costs?

Coupons and comparison shopping have long been the frugal person's friend. For example, you may find a more economical grocery store or a gas station with consistently lower prices.

Also, assess what you're spending on insurance coverage. Many experts recommend reviewing your homeowner's and car insurance policies at least every two years to ensure you have the best possible rate and appropriate coverage.

### 4. Eliminate expensive credit card debt.

If you're carrying high-rate or variable-rate credit card debt, find a lower, fixed-rate option that won't fluctuate with the market.

If you need help, see us! We have more tips to help you make ends meet.

Sources:

<https://www.ramseysolutions.com/budgeting/adjusting-your-budget>

<https://www.pcmag.com/picks/best-price-comparison-apps-for-shopping>



Sam Gordon, long-time Board of Director, and former President/CEO of Community Financial Services Federal Credit Union, passed away at the age of 96. The son of Russian immigrants, Sam served in the U.S. Navy on an amphibious ship (LST) in World War 2. Thereafter, he went on to become a Federal Examiner with the National Credit Union Administration. He became President/CEO of the then Linden Assemblers Federal Credit Union in the 1980's, retiring in 1998. Sam continued to serve on the Board of Directors, Supervisory Committee and was honored Director Emeritus in 2013. He was very active within the NJ Credit Union League and always advocated the Credit Union movement.

We are very grateful for all of his years of service. He will be missed by many.