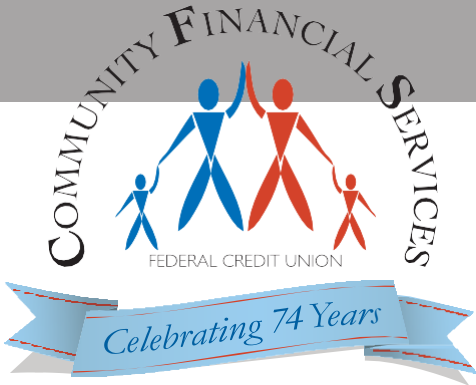


Member Messenger

A Publication For
Community Financial Services
Federal Credit Union



IN THIS ISSUE:

We're All About Family!.....2

Get A Fresh Start With Free Checking!...2

Find Your Perfect Auto Loan.....2

Skip-A-Pay3

Holiday Closings3

Eight Money Hacks.....3

Annual Meeting.....4

Exciting Online Banking Upgrade!.....4

AND MORE!

SINGING THE HOLIDAY BLUES?

Transfer your high-rate balances and save with a CFSFCU Visa Credit Card!

Are you feeling overwhelmed by multiple debts and high-interest rates? Consolidate and pay off your expensive credit card debt with our Visa Credit Card. You'll gain the savings and peace of mind you deserve.

Visa Credit Cards:

- **Balance Transfers:** As low as 5.9% APR*

You'll save with a low fixed APR. And remember, a lower rate means a lower monthly payment!

Why Choose Our Card?

- **Worldwide Acceptance:** Use anywhere that Visa is accepted.
- **No Fees:** We don't charge for balance transfers or an annual card fee.
- **Easy Management:** Streamline your payments, cut your interest expense, and pay off debt faster.

To Transfer Balances:

- Check the amounts on your existing credit card balances.
- Contact us at 908-245-1650, ext. 115, or fax your balance and account details.

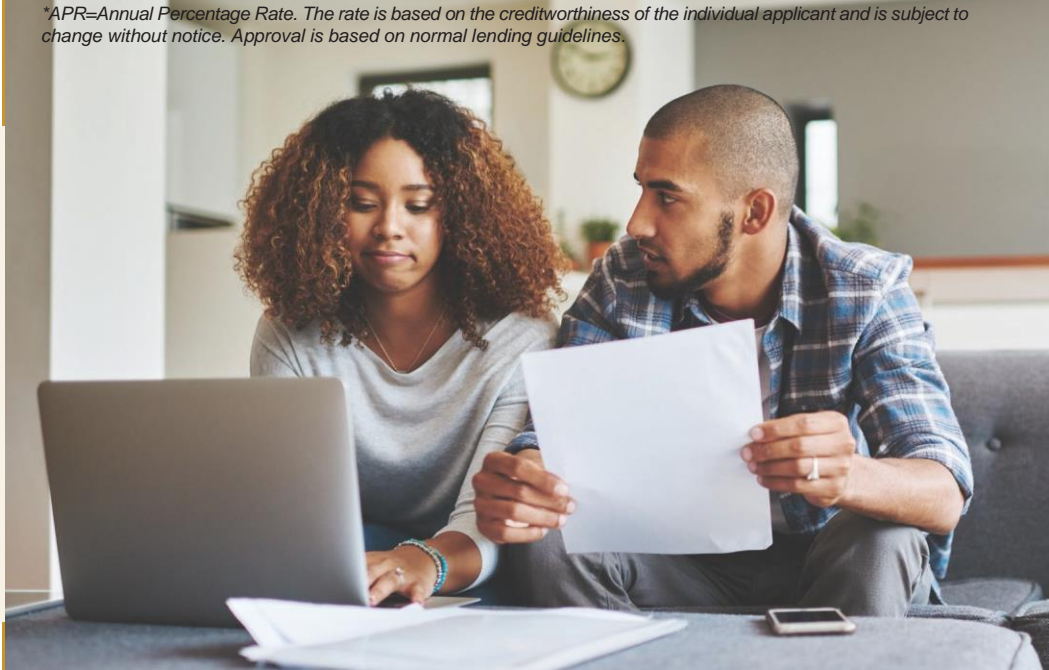
Take care of those holiday bills — and stop singing the blues!

Apply for your Visa Credit Card at www.cfsfcu.com.

*APR=Annual Percentage Rate. The rate is based on the creditworthiness of the individual applicant and is subject to change without notice. Approval is based on normal lending guidelines.

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





We're All About FAMILY!

As a Community Financial Services FCU member, we're thrilled to extend membership benefits to your entire family.

Here are the top 5 reasons for your family to join CFSFCU:

- 1. Member-Focused Banking:** Our community-centric approach means we put your family's needs first, offering a more tailored and personal banking experience.
- 2. Competitive Rates and Lower Fees:** As a not-for-profit cooperative, we provide competitive rates on loans and savings and lower fees than traditional banking institutions.
- 3. Exclusive Member Benefits:** Members enjoy unique perks like specialized savings accounts, customized loan terms, free Checking, 24/7 Online and Mobile Banking, and more — all customized to meet individual needs. We also offer discounted insurance services, enabling our members to save on an array of plans.
- 4. Educational Resources for Financial Empowerment:** Your family will gain access to essential resources and tools to make well-informed financial choices.
- 5. A Role in Shaping Our Future:** Members contribute to our credit union's decision-making process. Joining us allows your family to have an active role in influencing our direction.

Invite your family to join!

We're here to help with questions and assist your loved ones in navigating their financial paths. Let's strengthen our community, one family member at a time.

Call us at 908-245-1650 or visit www.cfsfcu.com to learn more.

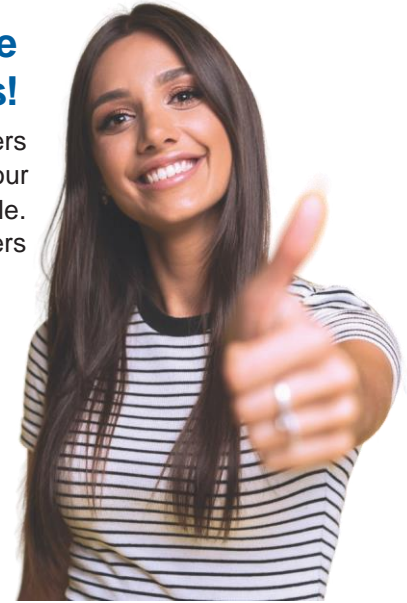
Get A Fresh Start With Free Checking!

Enjoy no minimum balance and unlimited transactions!

We're committed to providing our members with exceptional financial solutions, and our free Checking Account is a prime example. Designed with your needs in mind, it offers a hassle-free banking experience with no monthly fees, no minimum balance requirements, and unlimited transactions.

You'll also enjoy all the banking convenience you need, including a free Debit Card, Online and Mobile Banking access, and easy Bill Pay options. This account is perfect if you're seeking a cost-effective way to manage your daily finances.

By choosing CFSFCU's free Checking, you'll save money, reduce financial stress, and can focus on what matters most. Open your account today



Find Your Perfect Auto Loan

Are you in the market for a new vehicle? Community Financial Services is here to make your auto financing smooth and affordable, with flexible terms to match your budget and goals.



Don't miss our competitive low rates!

Consider a Vehicle Upgrade. Is your current car falling short of your expectations, proving unreliable, or needing expensive repairs? It's the perfect time to consider an upgrade! Trade in your existing vehicle and turn to us for the financing. We'll tailor the terms to your needs with competitive rates and affordable payments.

Add GAP Coverage.

Consider including GAP (Guaranteed Asset Protection) with your auto loan. It covers the difference between your loan balance and the insurance payout if your car is totaled or stolen, providing extra security.

Request a Lease Buyback. Given the current price inflation, a lease buyback might be your best bet. Ask your leasing agent for the buyback amount, then contact us. We offer 100% financing with the same low rates.

It's easy to apply!

Call our Loan Department at 908-245-1650, ext. 115, or visit www.cfsfcu.com.



SKIP-A-PAY

Short on funds? Start the year out with extra cash!

If you're catching up with holiday bills, consider our Skip-A-Pay program. It's the perfect opportunity to get some budget relief!

With Skip-A-Pay, you can skip a qualifying loan payment. Call us at 908-245-1650 or make your request through Online Banking. You'll free up your budget and start the year with extra cash!

Note: A low \$xx processing fee will be deducted from your savings or checking account. Interest will continue to accrue on the loan(s) during the month you skip. Other restrictions apply. See us for details.

Tax Time Is Coming

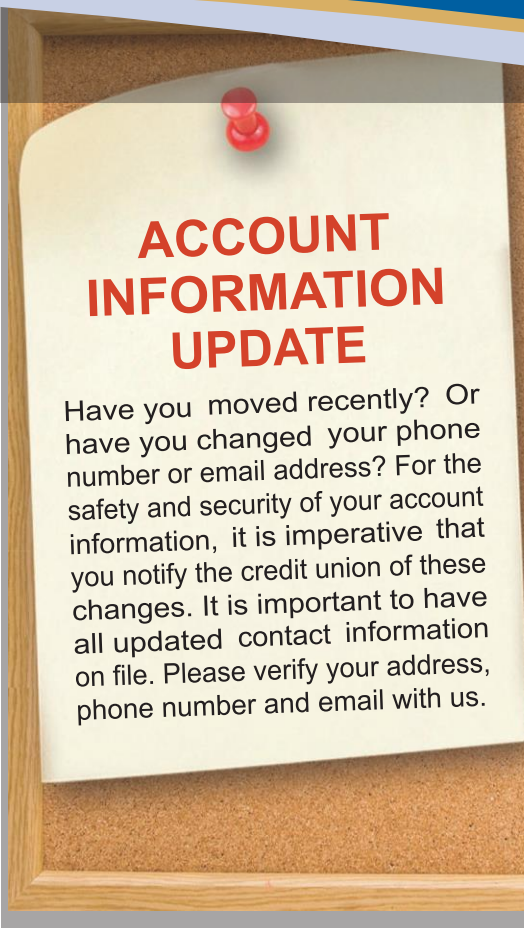
As tax season approaches, remember to choose Community Financial Services FCU for your tax refund. Provide your Savings or Checking Account number during the filing process, and enter our Routing Number: 221276545.

Direct Deposit is the most secure and reliable way to receive your funds!

It ensures your tax refund is transferred directly to your account, eliminating the risk of a lost or stolen check — and you'll receive your refund faster.

Happy New Year!

The Board of Directors, Supervisory Committee, and dedicated staff of Community Financial Services extend their warm wishes for a joyful and prosperous year in 2024.



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 2024

New Year's Day
Monday, January 1, 2024

Martin Luther King Jr. Day
Monday January 15, 2024

President's Day
Monday, February 19, 2024

Memorial Day
Monday, May 27, 2024

Juneteenth
Wednesday, June 19, 2024

Independence Day
Thursday, July 4, 2024

Labor Day
Monday, September 2, 2024

Eight Money Hacks:

If you need a few more ways to handle your money better, consider these tips:

- 1. Set up payroll deduction into a specified savings account.** You'll see your savings grow painlessly.
- 2. Try the envelope trick.** Here, you designate envelopes with each budget category. Fill them with cash at the beginning of each month. When you see a category running low, you can cut back.
- 3. Check ahead for grocery prices.** Also, plan your meals and make a list before you shop! Impulse buying can add significantly to the bill.
- 4. Find an accountability friend.** Set up a friendly "savings competition" and see who reaches their goal first.
- 5. Cut out the things you don't use.** With the new year, reviewing what you're paying for items makes sense. Cancel unused memberships, subscriptions, and other forgotten items.
- 6. If you commute, carpool!** Traveling with a friend can reduce your fuel expenses and be more enjoyable.
- 7. Bank your change.** Find a jar and save that change every day! There are versatile apps that can also assist.
- 8. Wait on that purchase.** Try waiting 24 hours before making a purchase. You may find you don't really want it after all.



Join Us! Annual Meeting

April 16, 2024, at 11:00 a.m.

Join Us Via Zoom:

<https://us02web.zoom.us/j/85395109056>

Meeting ID: 853 9510 9056

One Tap Mobile

+13017158592,,85395109056

US (Washington DC)

+13052241968,,85395109056 # US

Dial By Your Location

+1 301 715 8592 US (Washington DC)

+1 305 224 1968 US

+1 309 205 3325 US

+1 312 626 6799 US (Chicago)

+1 646 558 8656 US (New York)

+1 646 931 3860 US

+1 669 444 9171 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

Meeting ID: 853 9510 9056

Find your local number:

<https://us02web.zoom.us/j/85395109056>



149 St. George Avenue • Roselle, NJ 07203



Exciting Online Banking Upgrade! We'll launch a new and enhanced platform on January 23, 2024.

We're excited to introduce many new benefits with our enhanced Online Banking. These include a streamlined interface, more time-saving features, and powerful account management tools.

Important:

- **First Online Banking Login:** The first time you log in (on or after January 23, 2024), you'll be asked to accept the terms and conditions.
- **Change Your User ID:** Your ID cannot be an Account Number, email address, or Social Security Number and must be at least six characters long.
- **Password Criteria:** The system may require you to change your password if your current password does not meet our security requirements.
- **Phone Number and Email Update:** When you log in the first time, you'll be asked to enter a valid phone number (preferably your cell phone) and a current email address.

It's the Start of Something Great!

In addition to our fresh look, you'll appreciate the improved ease and convenience of performing everyday functions. Our new Online Banking platform will offer:

- **More Control of Your Money.** Our new system offers personalized alerts, enabling you to receive notifications based on account activity. This is convenient for many reasons, for example, if you're wondering whether a check has cleared, or your balance has reached a certain level.
- **Better Communication.** If you have a question about a specific transaction, we'll offer more secure communication with our "Message Center" during normal business hours.
- **No Changes to Bill Pay.** You can continue to pay bills without missing a beat. Payee addresses and account information will automatically transition into the new system.

We look forward to bringing you an enhanced Online Banking experience and appreciate your patience during the transition.

Questions?

Call us at 908-245-1650 to learn more.