

# Member Messenger

A Publication For  
Community Financial Services  
Federal Credit Union



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## Getting A Tax Refund?

When filing, select Community Financial Services FCU for your deposit, and enter either your Savings or Checking Account number.

**Our Routing Number is 221276545.**  
**With Direct Deposit, you'll receive your refund faster!**

## LOAN CENTRAL!

*We have affordable financing solutions to make life easier and more fun!*

### VISA CREDIT CARDS

Transfer high-rate balances to your CFSFCU VISA Credit Card. You'll appreciate the savings and one low monthly payment.

**Balance Transfers 5.99% APR\***

**New purchases as low as 13.5% APR\***

#### More savings:

- There are NO balance transfer fees.
- Save with no annual fee.

#### How to make your transfer:

- Verify your current balance of other credit cards.
- Call us or fax your balance and account information.

You'll eliminate high rates, multiple payments, and the aftermath of spending too much.

### EASY AUTO LOANS

Get a better car or refinance and save. Our auto loan rates are fantastic!

**Used Autos as low as 3.75% APR\* (36-Month term)**

#### Relax with friendly terms:

- 100% financing available.
- Protect your investment with GAP coverage.
- Make convenient payments through payroll deduction or direct deposit.

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## The Easiest Way To Bank!

### Download our free Mobile Banking app!

Our secure mobile app is an easy way to manage your accounts. You can now:

- Check account and credit card balances.
- Transfer money between accounts on the go.
- Get alerts that help you stay informed of your transactions.

Go to the App Store or Google Play and download TouchBanking.



Input the app code: cfsfcmobile to get started.

Go to CFSFCU.COM. Click on the Home Banking log-in link, which will redirect you to another page — and then click enroll! You'll love the easy access.

## Plan Wisely

If you're getting a tax refund this year, use the funds wisely – avoid making impulsive purchases or thinking of the money as a bonus.

### Smart ways to use your tax refund:

- Save with a CD
- Create an emergency fund
- Set aside money for retirement
- Contribute to an IRA
- Pay down debt
- Make a memory

There are many sensible options for your refund. The key is to plan ahead!

## LOAN CENTRAL!

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### AFFORDABLE HOME EQUITY FINANCING

Are winter repairs on your agenda? How about a new car or college?

**Home Equity Line of Credit as low as 3.75% APR\***

**Fixed Rate (Second Mortgage) as low as 4.0% APR\***

**Use the funds for anything!**

- Make home improvements.
- Pay for college.
- Consolidate debt.
- And more!

Versatile and convenient, Home Equity financing can take care of any project or purchase. You'll also save with some of our very best financing rates.

### GET STARTED!

Call our Loan Department at 908-245-1650, ext. 115 or apply at [www.cfsfcu.com](http://www.cfsfcu.com). We'll ensure the loan you're getting is the right one.

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



## Are You On The Owing Side? Need Help Paying Your Taxes?

You'll soon receive your W-2 form to file your 2021 taxes, and while some will receive a refund, there will be a few of us that owe. If you need a loan to cover your upcoming tax bill, stop in to see us! We have affordable solutions!





## Once a Member, Always a Member

Are you relocating, starting a new job, or heading back to school? Or perhaps you're retiring or making a different start in life. All are personal milestones, but none of these events means you have to leave the credit union.

We follow the "Once a Member, Always a Member" motto. And it's more than a slogan. It means you can enjoy the credit union's excellent services and rates for life and continue to use them, even when other things in life are changing.

### Does your family know about us?

Family members include your spouse, mother, father, siblings, children, grandchildren, nieces, nephews, and even your cousins! Do they know they're eligible to join the credit union? Well, the good news is that they can!

## Convenient eStatements

Sign up and receive your info faster. You'll also eliminate clutter and paper waste!

### Consider all the reasons to make the switch:

- Receive your statement sooner than a paper statement.
- View your statement history online, 24/7.
- Reduce the amount of paper you consume.
- Protect your identity.
- Eliminate the need to handle additional mail.

Bottom line? It's better for you and the environment!



## 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 2022

**Martin Luther King, Jr. Day**  
Monday, January 17, 2022

**Presidents' Day**  
Monday, February 21, 2022

**Memorial Day**  
Monday, May 30, 2022

**Independence Day**  
Monday, July 4, 2022

**Labor Day**  
Monday, September 5, 2022

**Columbus Day**  
Monday, October 10, 2022

**Veterans Day**  
Friday, November 11, 2022

## Transact Business On Your Terms! Embrace our free Checking Account with unlimited access.

**No Unfair Fees** – There are no monthly fees or minimum balance restrictions.

**Unlimited Transactions** – Along with no fees, you can make as many transactions as you'd like!

**Free Debit Card** – Pay bills, make purchases, and get cash from ATMs.

**24/7 Online & Mobile Banking** – Check balances, make transfers, payments, open accounts, and apply for loans from your favorite device.

**Online Bill Payer** – Schedule recurring payments or make one-time-only payments.

**Free eStatements** – Prevent identity theft, save paper, and receive your statements safely online.

Take advantage of all the convenience you need and none of the stress. Visit [www.cfsfcu.com](http://www.cfsfcu.com) or call 908-245-1650.



# Annual Meeting

## Join Us Virtually!

**Our Annual Meeting will be on  
April 19, 2022, at 11:00 am.**

### Join Zoom Meeting

<https://us02web.zoom.us/j/82202524719>

Meeting ID: 822 0252 4719

### One Tap Mobile

+13017158592,,82202524719# US

(Washington DC)

+13126266799,,82202524719# US (Chicago)

### Dial By Your Location

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

+1 646 558 8656 US (New York)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 669 900 9128 US (San Jose)

Meeting ID: 822 0252 4719

### Find your local number:

<https://us02web.zoom.us/j/kcom2D65Ph>

## NEW HOURS!

### Beginning January 1, 2022

Monday: 8:30 am - 4:30 pm

Tuesday: 8:30 am - 4:30 pm

Wednesday - Closed  
(Scheduled Appointments Only)

Thursday 8:30 am - 4:30 pm

Friday 8:30 am - 4:30 pm

Saturday 9:00 am - 1:00 pm

Drive-Thru Only  
(Lobby Appointments Upon Request)



149 St. George Avenue • Roselle, NJ 07203



# Beware Of Gift Card Scams

Unfortunately, the fraudsters have crafted a new way to scam us, using the cards as a convenient form of payment in their scams.

## AARP shares signs that it may be a scam:

- You're directed to buy one or more gift cards — often referred to as "electronic vouchers" — as a quick means of making payment.
- You're told to share the numbers on the back of the gift cards by reading them off or sending a picture.
- The request comes from someone you wouldn't expect to ask for money. It could be a Social Security warning of a problem with your account; a utility company is warning of an imminent shutoff; a lottery company is promising a big prize; or a grandchild asking for bail or facing another financial emergency.



## "Secret Shopping" scams are also on the rise.

The FTC (Federal Trade Commission) reports that unsuspecting victims may get an offer in the mail or email from a well-known company inviting them to participate in a research project as a secret shopper.

- You may receive a check or multiple checks where you keep a portion for yourself and purchase gift cards with the rest.
- They ask you to go to a store, buy the gift cards, scratch off the silver on the back, and text them a picture of the numbers. This gives the fraudsters immediate access to the money on the cards.

Scammers will instill a sense of urgency. But they will take the funds off the gift cards before the bad check provided is returned — and you're out all of the money.

If you've become a victim of fraud, contact your local police department or the FTC at [www.FTC.gov/complaint](http://www.FTC.gov/complaint).

Sources: AARP (<https://www.aarp.org/money/scams-fraud/gift-card-payment.html>) and the FTC (<https://www.consumer.ftc.gov/blog/2020/03/fake-offers-secret-shopper-jobs>).



## We're Thankful For You

*The staff, board of directors, and volunteers of Community Financial Services Federal Credit Union wish you a safe and Happy New Year. If we can help you in any way, don't hesitate to reach out! That's what we're here for, to help you reach your financial dreams.*