

# Member Messenger

A Publication For  
Community Financial Services  
Federal Credit Union



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### 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.**

### 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

## SUMMER FUN LOANS!

- As low as 10.75% APR\*
- Easy 12-month term
- Borrow up to \$3,000

Whether trekking cross-country, visiting family, or planning a relaxing staycation, our Summer Fun Loan can provide the cash you need.

### It's time to start planning!

Use the funds to travel further. Or bring the entire family together and make more memories. Take up a new hobby — or buy something fun for the home, like a pool or jacuzzi. With this affordable rate, you can borrow up to \$3,000 and repay in 12 months.

### Apply today!

Visit us at [www.cfsfcu.com](http://www.cfsfcu.com) or call 908-245-1650.

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

## Election Notice

The Secretary hereby notifies the membership that the next annual election will take place in April 2025 and that one director seat will be contested. Terms of office are three years. In accordance with our bylaws, nominations may be made by a Nominating Committee appointed by the Chairperson or by a petition signed by 1% of the membership. If you're interested in serving on the Board, please notify one of your directors or a manager, who will advise the Nominating Committee. Candidates must provide a brief statement of qualifications and biographical data for inclusion on the ballot.

- Bill Wisk, Secretary

## Visa Credit Cards

When traveling, using your Visa Credit Card is always safer than cash. You can easily book hotel or flight reservations, rent a car, dine out or buy souvenirs—without worrying about losing or having your money stolen.



## Don't Sweat It, Skip It!

There's no reason to cut this year's vacation short. If you need extra cash, don't sweat it — skip it!

With Summer Skip-A-Pay, you can skip your qualifying monthly loan payment(s).\* If you pay your loan with Direct Deposit or Payroll Deduction, we'll deposit the cash directly into your Share Savings or Checking Account.

### Skip your July or August loan payment:

For a small fee of \$25, you can skip any qualifying loan payment\*, such as your auto, RV, or personal loan.

### This summer, don't sweat your loan payment.

Simply call 908-245-1650 to make your request.

\*Excludes Visa and first mortgage loans. All loans must be current to qualify. Please allow two weeks to process your request. Interest will continue to accrue during the month you choose to skip.

## Traveling?

Contact us first. We'll release any potential holds on your debit or credit cards so you can transact business without interruption. Also, try our convenient CardValet® app!

## Anywhere Cash

Our network of surcharge-free Allpoint® ATMs offers access to more than 55,000 locations nationwide.

Visit [www.allpointnetwork.com](http://www.allpointnetwork.com) to find a location near you, including international locations in Australia, Mexico, and more.

## TouchBanking is safe, secure, and versatile.

Along with easy mobile deposits, you can perform virtually any type of transaction!

- Check account and credit card balances.
- Transfer money between accounts.
- Make payments.
- Apply for a loan.
- Pay bills.
- Get transaction alerts.
- And more.

### To learn about TouchBanking:

Visit [www.cfsfcu.com/services.php#mobileget](http://www.cfsfcu.com/services.php#mobileget). Or go to the App Store or Google Play and enter the code CFSFCUMOBILE.

## Holiday Closings 2024

**Independence Day**  
Thursday, July 4, 2024

**Labor Day**  
Monday, September 2 2024

**Columbus Day**  
Monday, October 14, 2024

**Veteran's Day**  
Monday, November 11, 2024

**Thanksgiving**  
Thursday, November 28, 2024

**Christmas Day**  
Wednesday, December 25, 2024

**New Year's Day**  
Wednesday, January 1, 2025

## DISCRETIONARY OVERDRAFT PRIVILEGE SERVICE HAS INCREASED TO \$1000

We know that mistakes happen. That is why Community Financial Services FCU offers discretionary Overdraft Privilege Service (OPS).

### How does it work?

Overdraft Privilege is a service available to eligible checking members. If you keep your account in good standing, Community Financial Services FCU may pay your overdrafts up to \$1000 for our NSF/ODP fee of \$33.00 rather than returning or denying items to the merchant unpaid. Overdraft Privilege can save you the expense, the hassle and the embarrassment of those unexpected mistakes.

### For more information about Overdraft Privilege, contact us at (908) 245-1650

\*Payment of overdrafts is discretionary. Some restrictions and fees apply.

We may approve certain transactions that overdraw your account. An overdraft fee of \$33 will be charged for each transaction that overdraws your account. The categories or types of transactions that may overdraw your account include payments, purchases and transfers. Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing or if you have too many overdrafts. We reserve the right to require you to repay your overdrafts immediately or on demand.

## Easy Mobile Deposits

There's no need to visit our office or the ATM to deposit a check. With Mobile Deposit, you'll save yourself a trip — and give your schedule a break!

### Make deposits anytime, anywhere.

All you need is a smartphone or tablet — and our TouchBanking App. Then snap a picture of your check and after a few swipes, your deposit is on the way.