



CREDIT UNION
of NEW JERSEY

Winter 2012

COMMUNITY CONNECTION

A Semi-Annual Newsletter Magazine



Is It Time to Have a Baby? ... p.8

Staying Home vs. Daycare p.9

Events Calendar p.3

Using Social Media for Your Job Search p.4

Resisting a 401K Loan p.6

Add Value to Your Home p.10



From the CEO...

Dear Members,

First, I would like to thank you for your support and business in 2011. YOU are the reason why Credit Union of New Jersey is as strong as it is today. Despite the poor loan and member growth across other financial institutions, CUNJ has found that in 2011 we were able to grow in a very positive way. I firmly believe it's due to our loyal membership and superior service.

CUNJ has a few promises to you, our member:

1. **We'll Take Care of You** – In 2011, we have found through our service surveys that 9 out of 10 members would recommend CUNJ to a friend or family member. We also identified various processes to be improved in order to ultimately improve overall service.
2. **We'll Give You a Good Deal** – Over the past year, we have been able to offer rates better than our competitors in almost all loans and share accounts. Additionally, we were able to make the 43,000 Allpoint ATMs Nationwide fee-FREE. This means no fee at all when you go to an Allpoint ATM (allpointnetwork.com).
3. **We'll Make it Easy** – It's important that you are able to access CUNJ and your accounts at your convenience and this is why we added the following in 2011:
 - **Mobile Banking** – Mobile Banking allows you to access your accounts electronically by directly going to CUNJ.org with your mobile web browser or downloading the iPhone or DROID "CUNJ" app to your mobile phone. While this was only launched towards the end of 2011, we have seen a very favorable response.
 - **Text Banking** – To add additional convenience, we introduced Text Banking at the same time as Mobile Banking. Text Banking enables you to send short commands via text message to 454545 in order to identify account balance, history and more. Again, even though this has only been available for a few months, CUNJ has seen a very favorable response.

It doesn't stop there! We have BIG plans for 2012 to keep fulfilling and living our promise to you, our member:

- **Electronic Signatures for Loan Documents.** We're adding the extra convenience to allow members to sign and close on a loan from anywhere they can access the Internet.
- **Opening Accounts Online.** Members will soon be able to open and fund new accounts online – and new members will even be able to join through this new added convenience.
- **Online FAQs.** Now available is a search feature from CUNJ.org that you can ask questions and get answers without having to call us!
- **Adding New Products.** We have plans to add products at a competitive cost to help you improve your financial life.
- **Keeping our loan and share accounts at a better than average rate.** We have already lowered our Auto Loan rates once this year!
- **Service.** And, finally keeping up service levels up to your standards!

Once again, I'd like to thank you for your dedication and loyalty to CUNJ and we promise to keep taking care of you!

Sincerely,

A handwritten signature in black ink that reads "Andrew Jaeger".

Andrew Jaeger
President and CEO

Community Events



Social Security Seminar
6pm-7:30pm
CUNJ-Ewing
CUNJ.org



Princeton Pi Day
Princeton
visitprinceton.org



CUNJ Members Costco
Shopping Day
Marlboro &
Mount Laurel
CUNJ.org



Blood Pressure Screening
& Flu Shot
1pm to 2:30pm
CUNJ-Ewing
CUNJ.org



CUNJ Members Costco
Shopping Day
Marlboro & Mount Laurel
CUNJ.org



Easter Bunny
Pictures
CUNJ - Ewing
CUNJ.org



Easter Bunny Pictures
CUNJ-Willingboro
CUNJ.org



WPST Easter Egg Hunt
9am
Mercer County Park
Events Area



Easter Concert
Trenton
Trentonnj.org



Princeton Festival of Arts
12pm to 5pm
Palmer Square,
Downtown Princeton
visitprinceton.org



Business Seminar:
Internet Marketing
on a Dime
CUNJ-Willingboro
CUNJ.org



Shred Event
CUNJ - Ewing
CUNJ.org



Trenton Kennel
Dog Show
9am
Mercer County
Park Events Area



Blood Drive
CUNJ-Ewing
CUNJ.org



Shred Event
CUNJ-Willingboro
CUNJ.org



Social Security
Seminar
6pm - 7:30pm
CUNJ - Willingboro
CUNJ.org



Burlington Day
Burlington City
burlingtonnj.us



Renaissance Fair
10am
Mercer County
Park Events Area



Blood Drive
CUNJ-Willingboro
CUNJ.org



American Indian
Arts Festival
11am-6pm
Rankokas Indian
Reservation



DARE Carnival
5pm-10pm
Mercer County
Park Events Area
darenj.com



Heritage Day Festival
Trenton
trentonnj.org



NJ Renaissance Fair
11am-6pm
Liberty Lake,
Columbus
njrenfaire.com



Earth Fair
Historic Smithville Park,
Eastampton



Freedom Fest
3pm-11pm
Mercer County
Events Area



Burlington County
Farm Fair
4pm
Springfield
burlingtoncountfarmfair.com

 Indicates CUNJ sponsored
or hosted event.

*Events are subject to
change or cancellation at
any time without notice.

Convenience @ CUNJ

- Over 34,000 Surcharge Free ATMs @ allpointnetwork.com
- Make deposits and withdrawals at branches nationwide @cuservicecenter.com
- Check balances, make transfers, pay bills and see copies of paid checks with Online Banking @ CUNJ.org
- Check balances, make transfers, and pay bills @ Mobile App "CUNJ"
- Account Alerts via text messaging @ short code 454545
- Deposit checks via scanner with e-Deposit
- Apply for loans 24/7 @ CUNJ.org
- Sign for loan documents electronically – COMING SOON
- Open new accounts online @ CUNJ.org – COMING SOON

Using Social Media for Your Job Search



FYI...

• 45% OF EMPLOYERS USED SOCIAL NETWORKING SITES TO SCREEN POTENTIAL EMPLOYEES IN 2009

• 45% OF EMPLOYERS USED SOCIAL NETWORKING TO CHECK ON POTENTIAL HIRING CANDIDATES FOUND CONTENT THAT CAUSED THEM NOT TO HIRE A CANDIDATE, WHILE 18% FOUND CONTENT THAT ENCOURAGED THEM TO HIRE A CANDIDATE

instead. Wordpress.com is a good option for this; it's easy for newbies and versatile for pros. Once an online presence is established, be sure to direct employers to your website or online profiles by including the URLs in cover letters. If you want to get a little more savvy, you may want to use a tool like Google Analytics for your personal website to track how people move through the different pages in your website. This will help tell you if you need to freshen the content.

Create an online identity in your industry. Get involved in the industry-related blogs by making comments and engaging in online conversation. Getting involved in professional conversations can add a voice to an online identity.

When you are researching something, what do you do? That's right. You Google it. Well, be prepared to be Googled by potential employers. Some employers will search Facebook pages as well. Point of the story – be mindful of what you upload.

TIRED OF YOUR BANK FEES INCREASING?

Add more to your bottom line with **CUNJ Free Checking.**

NCUA Federally Insured by NCUA

- \$0 Monthly Debit Card Fees
- \$0 Minimum Balance Fees
- \$0 per Check Charge

 Call 609-538-4061  Visit CUNJ.org for branch information

debtinfoCUS

FREE & ANONYMOUS
Online Debt Management Tool



snipurl.com/21sf3xl
OR CUNJ.org
under Resources

Resume Builders:

Linkedin.com
Emurse.com
Visualcv.com
Razume.com
Gigtide.com

Portfolio Builders:

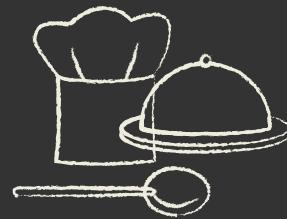
Wix.com
Carbonmade.com
Coroflot.com
Weebly.com
Wordpress.com
Flavors.me



It's time to brand yourself online. Invest some time using online resume builders like emurse.com and linkedin.com. On either of these two social networking sites, your final resume will be posted free of charge for any employer to view.

Even though it may take a little more time, it may prove to be more effective to create a personal website to house your resume, portfolio and perhaps a blog. If writing isn't your thing, maybe try creating a video blog

5 10-Minute Recipes *Plus Dessert!*



Guacamole

Chicken Wraps

4 Servings

Directions

Spread guacamole over half of each tortilla. Layer with salsa, cheese, chicken and lettuce to within 2 in of edges. Roll up tightly.

Simple Shrimp

Scampi

6 Servings

Directions

In a large skillet over medium heat, melt butter. Add the shrimp, lemon-pepper and garlic powder; cook for 5-8 minutes or until shrimp turn pink. Transfer to individual serving dishes. Serve with lemon wedges if desired.

Mushroom Beef

Tips with Rice

3 Servings

Directions

In a large skillet, sauté mushrooms in butter for 2 minutes; set aside 1/4 cup. Add beef to pan; cook for 4-6 minutes or until heated through, stirring occasionally. Meanwhile, cook rice according to package directions. Remove beef mixture from the heat; stir in sour cream. Serve with rice; top with reserved mushrooms.

Cucumber Chicken

Salad Sandwiches

2 Servings

Directions

In a small bowl, combine the first five ingredients. Place lettuce and tomato on bun bottoms; top with chicken salad. Replace bun tops.

Fiesta Salad

4 Servings

Directions

In a salad bowl, combine the first seven ingredients. In a small bowl, combine the salsa, sour cream and ranch dressing. Drizzle over salad and toss to coat.

Peanut Butter

Delights

4 Servings

Directions

In a small bowl, beat cream cheese and peanut butter until smooth. Fold in 1/2 cup whipped topping; set aside. In a small bowl, combine graham cracker crumbs and sugar. Stir in butter until coarse crumbs form. Press 1 tablespoon of crumb mixture into each of four parfait glasses. Spoon about 2 tablespoons peanut butter mixture over crumbs; sprinkle with 2 tablespoons chocolate chips. Repeat layers. Top with remaining whipped topping and chocolate chips.

Ingredients

- 1/2 cup guacamole
- 4 spinach tortillas (8 in)
- 1/2 cup salsa

Ingredients

- 4 lettuce leaves
- 1 cup (4 oz) shredded Mexican cheese blend
- 2 packages (6 oz each) ready-to-use Southwestern chicken strips

Ingredients

- 3/4 cup butter, cubed
- 5 teaspoons lemon-pepper seasoning

- 2 teaspoons garlic powder
- 2 pounds uncooked medium shrimp, peeled and deveined
- Lemon wedges, optional

Ingredients

- 1 cup sliced fresh mushrooms
- 2 tablespoons butter
- 1/2 cup sour cream

- 1 package (17 ounces) refrigerated beef tips with gravy
- 1 package (8.8 ounces) ready-to-serve long grain rice

Ingredients

- 1 cup cubed cooked chicken breast
- 1/3 cup chopped seeded peeled cucumber
- 1/4 cup fat-free mayonnaise

- 1/4 teaspoon salt
- 1/8 teaspoon dill weed
- 2 lettuce leaves
- 4 slices tomato
- 2 sandwich buns, split

Ingredients

- 2 cups torn romaine
- 3/4 cup frozen corn, thawed
- 1/3 cup canned black beans, rinsed and drained
- 1 medium tomato, chopped
- 1 celery rib, chopped

Ingredients

- 1 medium carrot, thinly sliced
- 1/4 cup torn curly endive
- 2 tablespoons reduced-fat sour cream
- 1/3 cup salsa
- 2 tablespoons reduced-fat ranch salad dressing

Ingredients

- 2 ounces cream cheese, softened
- 6 tablespoons peanut butter
- 3/4 cup whipped topping, divided

Ingredients

- 1/2 cup plus 2 tablespoons graham cracker crumbs
- 1 tablespoon sugar
- 4 1/2 teaspoons butter, melted
- 1 1/4 cups miniature semisweet chocolate chips

RESISTING A 401k LOAN

*As reported by
ConsumerReports.org*



Review Your Investment Objectives



Set up an appointment today:



Email JSkorupsky@cunj.org



Call 609-538-4061 x2056



**CREDIT UNION
of NEW JERSEY**

Investment Center

Offered through CFS*

Raiding your retirement fund to pay for current expenses is a Money 101 no-no. There are many reasons not to do it, but they mostly boil down to imperiling your retirement savings and incurring potential tax consequences. Yet people are still taking out 401(k) loans, hardship withdrawals and cashing out their retirement-plan balances when leaving a job.

Though some small businesses don't allow employees to borrow from their 401(k)s, many employers make it almost too easy. Typically, you can borrow 50 percent of your account balance up to \$50,000, with a repayment term of five years.

Some pros, many cons

Often you don't need approval; a simple statement giving the reason for the loan suffices, and the money is available almost immediately. You might have to pay a processing fee of \$75 to \$100 to set up the loan. And you'll pay interest on the loan—typically the prime rate, which is currently 3.25 percent, plus an additional 1 or 2 percentage points. So at 4.25 to 5.25 percent, a 401(k) loan will cost you less in interest than almost any other way of borrowing. Moreover, the interest you pay is credited to your account. The repayments can be deducted from your paycheck. No wonder it seems like a good idea to many people.

Now for the downsides, and there are many, which is why we—and many financial advisers—generally don't recommend 401(k) loans. For one thing, you might be creating a bad habit.

1. When you take some of that retirement money out of the 401(k), you'll pay an "opportunity cost"—the loss of the potential earnings that money could have been earning on a tax-deferred basis. If you have an outstanding loan during a bull market, you'll never realize those gains, which could leave you with much less money to spend in retirement.
2. Moreover, some employers won't pay matching funds to your account or allow you to make additional contributions until the loan is paid. And even if the company does allow you to contribute, you might find it tough to maintain your funding level while you're making loan payments.
3. If you can't pay back the money within five years, or you leave your job for any reason, you'll typically have to pay the loan back in 60

1. to 90 days or the balance will be considered a distribution and subject to income taxes. If you're younger than 59½, you'll most likely have to pay a 10 percent early withdrawal penalty, though if you're over 55 and laid off, the penalty may not apply.

2. One point to keep in mind if you're in financial straits: The money held in a 401(k) plan is protected from creditors. Once you take it out through a loan, it is no longer protected. And if you use the loan to pay off debt, then file for bankruptcy, you've essentially wasted that money. The bankruptcy court might allow you to restructure or lower the debt, or put you on a payment plan, while retaining your 401(k) balance.

When it might make sense

There are limited circumstances when a 401(k) loan might be a good option. The ideal candidate has a large 401(k) balance, a secure income, and the ability to make the loan payments along with current expenses.

- 1. Medical Expenses** - If you had unexpected medical costs that weren't covered by health insurance, this may be a good option.
- 2. Buying a Home** - Some people tap their 401(k)s to buy a home. For a first home purchase, some 401(k) plans extend the repayment period to 10 years.
- 3. Divorce** - In divorce situations, often one or both parties need money for immediate expenses.

How much will the 401k loan actually cost you? Try the online tool @ snipurl.com/21expjg

Loans vs. Hardship Withdrawals

In most cases, a 401(k) loan is preferable to a hardship withdrawal. The Internal Revenue Service allows hardship withdrawals from 401(k) plans in some situations, such as to pay tuition or medical and funeral expenses, or to purchase a principal residence, repair damage to a home, or avoid a foreclosure. Employers aren't required to allow such withdrawals, nor do they have to grant them for all of the IRS-approved reasons.

But don't expect the IRS to show any mercy. Like most distributions from tax-deferred retirement plans, hardship withdrawals are taxed as regular income, plus may be a 10 percent penalty if you are under 59½. And you can't make regular contributions to the plan for six months afterwards.

If you have a Roth IRA, taking a withdrawal of your contributions—but not your earnings—is preferable to either a 401(k) loan or a hardship withdrawal. Since Roth IRAs are funded with after-tax contributions, you may not owe taxes or face penalties when you take such distributions if certain conditions are met.

**Credit Union of New Jersey Financial Services,
available through CFS*, Presents:**

Social Security Making the Most out of your Benefits!

During this workshop we will be discussing:

- Understanding your Benefits
- Maximizing your Benefits
- Planning your income in Retirement
- And any other questions you have regarding social security and your retirement planning

**Wednesday, February 15th
6:00pm - 7:30pm
Ewing Headquarters
1301 Parkway Ave.**

 Email: JSkorupsky@cunj.org
Online: CUNJ.org

Space is limited
for this seminar,
so please
reserve your
seat as early as
possible.



*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the Credit Union of New Jersey, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Credit Union of New Jersey has contracted with CFS to make non-deposit investment products and services available to Credit Union of New Jersey members.

CUSO Financial Services, L.P. (CFS) and its Registered Representatives do not provide tax or legal advice, and do not, by providing this information, hold themselves out to be "fiduciaries" of your tax-deferred plans. Clients should always check with their tax or legal advisor before engaging in any transaction involving 401(K)s, IRAs or other tax-advantaged investments.

Still deciding... Is it time to have a baby?



It's one of the biggest decisions you will ever make in your life because having a baby will completely change your life. Here are 3 things to consider before committing to having a baby:

- 1. Cost** – How much does it really cost to raise a baby? An average parent in New Jersey can expect to spend at least \$14,000 the first year. Consider childcare costs, diapering, clothing, formula, baby food, and other miscellaneous extra costs like pictures and toys. To give you an example, you can expect:
 - **Childcare** – \$11,193 for an infant, \$9,235 for a 4 year old in NJ annually, according to NACCRRA (nrex.org).
 - **Diapering** – Cloth or Disposable? According to diaperingdecisions.com, diapering from birth to 2½ years old costs: 1) Cloth: as low as \$381.00 or \$0.06 per change or 2) Disposable Diapers: \$2,577.35 or \$0.36 per change. Most people choose disposable for its convenience, but it comes with a price of \$1030.94 annually!
 - **Formula** – If you choose the formula route, plan on spending over \$800 the first year for bottles and formula. You may save a little bit of money choosing to breast feed, but it's important that you purchase a good breast pump and supplies for the time you are away from your baby, which can run over \$400!
 - **Baby Food** – This will vary based on when you introduce baby food to your baby. On average, mothers start around month four – with snacks, baby food jars, and cereal – you can plan for an extra \$60 a month (\$480 in the first year)!
 - **Extra Costs** – This is something you can control. If you had many bigger items (strollers, cribs, etc) given to you as gifts, it's safe to budget at least \$500.
- 2. Wait until both parties agree.** Having a baby takes both parents. It will change your current balance in your life and you need both parents to commit to the change.
- 3. Your workplace.** It's essential that your workplace will be understanding and supportive if you decide to be a working mother. There will be times that your baby will need you – having an understanding company will just make the process simpler.

Young Savers Account

Start your children's financial future off right:

- Children 12 & under
- Open with only \$5
- Yields quarterly dividends

Open an account today!

609 538-4061

Visit CUNJ.org for branch information

Federally Insured by NCUA



When the Baby Comes... Staying Home vs. Daycare

Are you deciding whether or not to become a SAHM (stay at home mom)? Becoming a stay at home mom sounds fantastic – watching your kids grow up, hearing them speak their first words, and even witnessing their first steps. These precious milestones inevitably bring mother and child closer, strengthening the bond that will last for a lifetime. Not to mention the convenience of it all; no worrying about picking them up at daycare when they get sick, or dealing with that difficult separation anxiety for both you and your baby for the first few months.

There are some very important factors to consider before making this decision:

- 1 Giving up the Salary.** First, you have to make sure your family can afford to survive on one salary. Consider your current salary, savings of eating in more frequently, saving money with coupons vs. childcare costs, gas, etc. Don't forget if you decide to stay at home, you most likely will need a little extra in your budget for utilities and kid activities/playdates.
- 2 Reserve Money.** You need to consider what to do if your spouse is laid-off or becomes disabled. You should have approximately 6 months of household expenses saved to give yourself adequate time to find another source of income.
- 3 Healthcare.** Whose insurance is your family using? If it's yours, consider what the difference is in the office/specialist co-pays, deductibles, prescription co-pays, and cost to participate. If your spouse is self-employed, you should seek the expense of purchasing your own policy or your current employer's COBRA expense. But, it doesn't stop there! Check to make sure all of your favorite doctors accept the new insurance. If they don't, you may find yourself paying a little more for visits or having to switch doctors!
- 4 Isolation.** You may tend to feel "isolated" after a while because you will miss some regular social outings. Come up with a plan to maintain an adequate social life.
- 5 Splitting the household duties.** Make sure it is clear what duties belong to whom. It's best to have a plan so everyone is on the same page.
- 6 Getting back into the workforce.** Unfortunately, the longer you stay out, the harder it may be to enter the workforce. You may find yourself taking a step-down to get back into the workforce at first.

The fact is – there are pros and cons either way. The decision to stay at home ultimately comes down to you, and what you think is best for your family. Everyone's situation is different, and if you truly feel that you can support your family while being a stay at home mom at the same time, go for it.

Sources: wisebread.com; <http://stayathomemoms.about.com>



Add Value to Your Home with As Little As \$100

Whether you are looking to sell your home and make it more appealing to prospective buyers or just looking to add value to your home, here are some tips for any budget (even less than \$100).

Spend less than \$100:

Tip 1: Spend an hour with a pro.

Invite a realtor or interior designer over to check out your home. Many realtors will do this as a courtesy, but you will probably have to pay a consultation fee to a designer.

Tip 2: Paint, paint, paint.

One of the simplest, most cost-effective improvements of all is paint! Freshly painted rooms look clean and updated — and that spells value.

Tip 3: Cut energy costs.

Many local utility companies provide free energy audits of their customers' homes. They can show you how to maximize the energy efficiency of your home. An energy-efficient home will save you money now, which can be applied to other updates.

Spend \$100-\$200:

Tip 1: Plant a tree.

Plant shade trees — not only will mature trees make your home more desirable but a fully grown, properly placed tree can cut your cooling costs by as much as 40 percent. Mature landscaping is also good for the environment and adds valuable curb appeal to your home.

Tip 2: Add a money-saving luxury.

Install a water filtration system in your kitchen. A water filtration system is an inexpensive addition, but it's the sort of small luxury that homebuyers love.

Tip 3: Save the popcorn for the movies.

Finally, what's on your ceiling? Few structural elements date a house more than popcorn ceilings. Removing a popcorn ceiling may not seem like a big change but one of the keys for adding value to your home is to repair, replace or remove anything that could turn buyers away.

Spend \$200 – \$400:

Tip 1: A messy lawn creates a bad first impression.

Overgrown or patchy lawns and oversized bushes will cause your home to stand out — in a bad way. For a few hundred dollars, hire a lawn service company to trim your lawn and shape your hedges.

Tip 2: Cleanliness counts.

For less than \$400, hire a cleaning service for a thorough top-to-bottom scrubbing. Even if you clean your home regularly, there are nooks and crannies that you may miss or overlook. Let a cleaning service do the dirty work to really make your home sparkle.

Tip 3: Visually increase your home's square footage.

Replace heavy closed draperies with vertical blinds or shutters to let light in — a sunny room feels larger and more open. Also, try adding a single large mirror to a room to visually double the space. Finally, clear the clutter. The more clutter, furniture and plain old stuff you have in a room, the more cramped it will feel. For less than \$400, add an attractive shelving unit to an underused space and store your clutter out of sight.

Tip 4: Small bathroom updates equal a big return.

Even if you can't afford a full remodel, small changes such as replacing dated wallpaper with a faux or textured finish and replacing old lighting will update the room without denting your wallet.

Tip 5: Add new energy-efficient fixtures.

A functional, decorative ceiling fan is a beautiful thing. It provides necessary light and, in warm months, creates a soft breeze reducing the need for expensive air conditioning. Replace old fixtures with new ones to make your home more enjoyable for you now and to increase the bottom line should you decide to sell.

Spend \$400 – \$750:

Tip 1: Even small changes in the bathroom equal a big return.

One cost-effective change — like replacing an outdated vanity, old plumbing and lighting fixtures or adding a new tile floor — will guarantee a lot of bang for your buck and give your bath an updated, modern look.

CUNJ Home Equity

Line of Credit**

As Low As

2.74%
APR*†

Loans**

As Low As

3.99%
APR*



Apply at CUNJ.org



Call 609-538-4061

*Annual Percentage Rate (APR) effective January 31, 2012 and subject to change without notice. Minimum amount borrowed is \$500. Offer of credit subject to credit approval. **The credit union may lend up to \$500,000 if the home equity loan/line combined with existing mortgage(s) does not exceed 80% LTV. If you borrow up to 90% LTV, the maximum loan/line amount is \$250,000. Restrictions may apply. Products available to PA and NJ residents only. †Annual Percentage Rate (APR) may vary and may increase to a maximum of 18% or the maximum permitted by law, whichever is less.



Tip 2: Any kitchen update equals added value.

Start by swapping out just one item, such as a stained sink or ancient microwave for shiny new stainless models. Even small kitchen updates will add big value to your home.

Tip 3: Replace any worn carpets or area rugs.

Ideally, you may want to replace them all, but if a limited budget puts a snag in that plan, start by replacing the carpet in the room that shows the most wear and tear and replace the others as your finances allow.

Tip 4: Get help with getting organized.

Hire a professional organizer for a day. A clutter-free home appears cleaner and larger, which is more attractive to homebuyers and therefore more valuable.

Spend \$750 – \$1000

Tip 1: Go tankless.

Upgrade your standard water heater for a tankless model. Tankless water heaters heat only the water you need as you need it. Not only will they save you money now, but they're an eco-friendly and cost-effective update that today's homebuyers are looking for.

Tip 2: Upgrade your appliances.

Matching stainless appliances will not only look great now, but will make your home shine brighter than the competition should you decide to sell.

Tip 3: Go for the green.

Everyone loves a yard with thick, green grass. For less than \$1000, in a weekend's time, you can replace your existing patchy mix of weeds and grass with fresh new sod.

Spend \$1000 – \$1500:

Tip 1: Spruce up your ceilings.

To add a sophisticated custom look to a smooth ceiling, install crown molding or box beams for a coffered look. Ceiling millwork, an attractive feature prevalent in older homes, is rarely found in newer construction. Adding small touches like these will help your home stand out from the pack.

Tip 2: Update your home's entrance.

If your existing front door isn't up to par, head down to your local home improvement store for a more energy-efficient and attractive replacement. Whether you choose a solid wood door or one with decorative stained or cut glass panels, a welcoming entrance will definitely increase your home's bottom line.

Spend \$1500 – \$2000

Tip 1: Save on air conditioning costs.

Consider installing a whole-house fan. They're a great alternative to air conditioning because they use only one-tenth the electricity of air conditioners, saving you money. Whole-house fans are considered a "green" home improvement, which is a popular selling feature with today's homebuyers. As the cost of electricity continues to skyrocket, green energy alternatives will only gain in popularity.

Tip 2: Brighten up.

A "bright" way to increase the value of your home is to lighten up. Adequate lighting in a home makes a big difference. Not only does a bright, well-lit room feel more cheerful but it also makes spaces feel larger and cleaner.

Tip 3: Add the right landscaping.

Landscaping makes a huge difference in the curb appeal of your home. For less than \$2,000, hire a landscape designer to create a plan that will make your home's exterior really shine. For maximum impact, plant mature trees or fast growing varieties; these can be pricy but they will instantly make your home feel more established. As your landscaping grows, so will your home's curb appeal and value.

Free Mortgage Pre-approval



Visit CUNJ.org
"Home Center"



Call 609-538-4061



Spend \$2000-\$3000

Tip 1: Kitchen or bath remodels are always a safe bet.

Either room is a good choice and you don't have to do a complete floor-to-ceiling remodel to reap financial benefits. In fact, modest kitchen or bath updates can be your best bet for a big return, netting, on average, an 80-85 percent return.

Tip 2: Bring the outdoors in.

Full-view glass doors really brighten up the space and a light and airy room is always more attractive. Also, with a view of the outdoors, the room will feel much larger. Another bonus is that modern doors are energy-efficient, cutting down on heating and cooling costs.

Spend \$3000 - \$5000

Tip 1: Add closet or garage storage.

Realtors agree that top on most homeowners' list of wants is ample storage space. For less than \$5,000, consider upgrading your home's storage by adding custom shelving systems to a closet or garage.

Tip 2: Try green flooring.

Worn, tired carpet will not only turn off homebuyers, but it can make you feel worn and tired too. Replace it with the hottest trend in flooring: renewable, environmentally friendly bamboo. Solid-surface floors are easy to keep clean and give your home an upscale look and feel. Green flooring choices, like bamboo, minimally impact the environment and are a big selling point to today's environmentally conscious homebuyers.

Plan your remodel.

Whether you just bought a house or you have lived there for a while, the fastest way to increase your home's value is by making a plan.

You will fare better if upgrades are made intentionally and not on impulse. Home improvement projects cost about 20 to 25 cents on the dollar. The other 75 to 80 cents spent go directly back into the home through increased value.

Source: frontdoor.com

Employee in the Spotlight



Dan Freitag

Does this face look familiar? If you said, "Yes", you must have visited our Ewing Branch. Dan Freitag, a teller in our Ewing branch, has been greeting members with a smile for almost two years now. Dan says his favorite part of his position is being able to interact with other people. After hours, Dan likes to spend time with his family -- whether it's going to a fun place like an amusement park or simply just hanging at home. And, if there's any more time left in the day, he can be found watching a sports game or even reading a book!

Be sure to say "Hello" to Dan the next time you stop in our Ewing Branch!



Careers at CUNJ



Visit CUNJ.org
under "Contact Us"

Select Employer Group in the Spotlight

Looking for a NO-COST Employee Benefit?

Contact

Jaime Szypulski

Senior
Business Development
Representative



JSzypulski@CUNJ.org



609-538-4061 x2074

As a valued SEG, Credit Union of New Jersey is highlighting Advancing Opportunities. Advancing Opportunities began as a group of concerned parents advocating for their children with cerebral palsy over 60 years ago. The organization has grown into one of the leading disability service providers in New Jersey, with four regional offices and over 150 full- and part-time employees.

The agency provides a wide variety of services to advance the independence of children and adults with all types of disabilities, including assistive technology, advocacy, community education services, family support, inclusive recreation, personal assistance services, respite care and residential programs.

Advancing Opportunities has worked with the Credit Union of New Jersey since 2007. "Membership in the Credit Union of New Jersey is one of the benefits I am proud to be able offer my employees and it is one I encourage them to take advantage of," said Chief Executive Officer Jack M. Mudge. "It's clear to me the Credit Union of New Jersey is interested in helping people find solutions. Several members of my staff have relied on the professional and courteous services of the Credit Union of New Jersey to resolve serious financial issues."

For more information about Advancing Opportunities, visit advopps.org or call toll free 888-322-1918.



Advancing Opportunities

All Disabilities. Many Services. One Agency.



Business in the Spotlight



President & CEO
Jim Jacob

Since its inception in 1998, New Jersey SHARES, Inc. (NJS) has made a commitment to helping those who have fallen behind on their natural gas and electric bills. NJS serves the working poor, moderate and fixed income households that are not eligible for the LIHEAP or Universal Service Fund programs. Over the past 13 years, the organization has assisted more than 173,000 households in need with energy assistance grants totalling more than \$68,000,000.

Their current President & CEO, James M. Jacob, has been the driving force behind the organization's success. In early 2008, Mr. Jacob brought NJS to Credit Union of New Jersey seeking a more cost effective business banking relationship. "First and foremost, the credit union has a desire to work with our business," explained Mr. Jacob. "They are quick and responsive to our needs. The employees are positive and extremely helpful. It's a much different experience than you get at a typical commercial bank."

In addition to providing assistance with energy bills, NJ SHARES offers water bill payment assistance as well as help with basic telephone service through their partnership with Verizon NJ.

For more information on New Jersey SHARES' various programs, or to find out how you can help, please visit www.njshares.org or call 1-866-657-4273.



Business Services at CUNJ



Lou Monaco
Commercial
Relationship Manager

- Commercial Real Estate
- Business Loans
- Remote Deposit
- Merchant Services
- Business Checking



LMonaco@CUNJ.org



Call 609-538-4061 x2037



Federally Insured
by the NCUA



Letters to the Editor:

I hope you are enjoying our NEW newsletter!

The mic is open to you – send in letters or emails to me and we'll get an expert to answer you in our upcoming editions! Whether you have general questions about CUNJ, credit unions, or maybe a specific question about finances that we can help with?!? Is there a particular article topic you would like to see in here – let us know and we will research!



We need RECIPES! If you have a favorite recipe you would like to share, please send it on in! We will thank you by placing your name next to the recipe in our upcoming publications.



We look forward to hearing from you!

For any questions, article topic submissions, recipe submissions, please send either: 1) Via email newsletter@cunj.org; or 2) Via postal mail: CUNJ, Attn: Marketing – Newsletter, 1301 Parkway Avenue, Ewing, NJ 08628.

All Credit Union of New Jersey Members

Re: Nominations and Elections

Dear Member:

In accordance with Article V, Section 1 of our Credit Union Bylaws, the Nominating Committee has selected the following candidates for the vacancies on the Board of Directors and the Examining Committee. The Nominating Committee's recommendations are listed below. Enclosed for your review is a brief statement of the qualifications and biographical data for each candidate.

Director Nominees:

Thomas J. Valeri
Leon J. Fulginiti
Betty Stockton, CCD
Louis M. Tondini
Gary Chizmadia

Examining Committee Nominee:

Michael J. MacFeeters

The Credit Union of New Jersey Bylaws allow for members to be nominated for Credit Union offices by petition. In order to be nominated by petition, a member must acquire signatures from five percent (5%) of the membership of record January 1st of the election year. The membership as of January 1, 2012 was 42,477.

In addition to the petition, each potential nominee will also submit:

1. A brief statement of qualifications and biographical data.
2. A signed certificate from the potential nominee stating that they are agreeable to nomination and will serve if elected to office.

Nominations by petition must be filed with the Nominating Committee no later than March 9, 2012. Nominations are not official until the Chair and Secretary certify the Signatures on the petition. Contact CUNJ at (609) 323-2090 to receive a nomination package from Beth Mowery, Chair, Nominating Committee. As a reminder there will be no nominations from the floor at the Annual Meeting.

If there are any nominations by petition, a mail ballot will result. All members will receive a ballot with instructions on voting procedures. If there are no contests, the Chairman will declare the nominees elected by general consent at the Annual Meeting scheduled to be held April 18, 2012, at 6:00 p.m., West Trenton Firehouse, West Trenton, New Jersey.

Paul G. Bertuccini
Secretary, Credit Union of New Jersey Board of Directors

Annual Meeting

Wednesday, April 18, 2012
West Trenton Firehouse

6:00 pm

RSVP

Name: _____ Acct. # _____

Name: _____ Acct. # _____

Please RSVP by April 1, 2012 by filling out this form and return it to any branch or email memberservices@cunj.org. Or, fax it to 609-538-4057. We look forward to seeing you.

BOARD OF DIRECTORS NOMINEES:

THOMAS J. VALERI, CCD

- Board of Directors since 2002
- Former Vice Chairman, The State Credit Union
- Owner, Valeri Financial Services
- Publisher, Community News Service LLC
- Member of Ewing Township Economic Development Commission

LEON J. FULGINITI

- Graduate of Temple University, BBA in Accounting
- NJDOT Credit Union Examining Committee 1998 to 2000
- Board of Directors 1998 to 2010
- Certified Credit Union Director since 2001
- Past President Trenton Chapter of NJ Credit Union League
- Former Member of Martin House Learning Center Board of Directors
- Former Member of ARC of Mercer County Board of Directors
- Retired from NJDOT in 2006
- Employed by Internal Revenue Service since 2007 as Revenue Agent in Anti Money Laundering

BETTY STOCKTON, CCD

- Board of Directors since 1996
- C&ED CU Board Chair 1994-1996
- C&ED CU Director 1990-1996
- C&ED CU Credit Committee 1979-1990
- Retired from the NJ Department of Community Affairs after over 42 years
- Graduate of MCCC and Trenton State College

LOUIS M. TONDINI

- Board of Directors since 1991
- Currently Vice Chairman of the Board
- Employed by NJDOT for 46 years
- Attended Rider College, Rutgers University and a graduate of the CPM Program

GARY CHIZMADIA

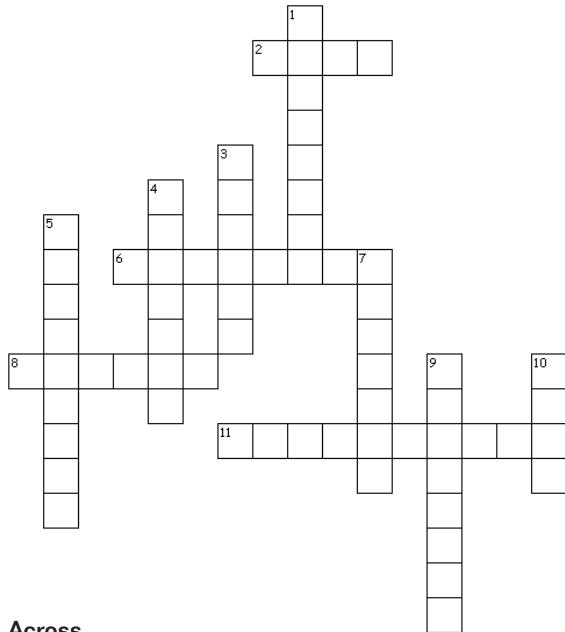
- Board of Directors since 2006; Current Treasurer
- Former Secretary (20 years), The State Credit Union
- 2010 Volunteer of the Year, New Jersey Credit Union League
- President of South Central Chapter, New Jersey Credit Union League
- Employed by NJ Department of Children & Families, Human Services, Personnel & Labor since 1977
- Manager, Education and Technology Unit, Office of Education
- Finance Committee, Middletown Township, PA
- B.S. in Health & Physical Education, West Chester Univ.; Masters in Government Administration, Univ. of PA

EXAMINING COMMITTEE NOMINEE:

MICHAEL J. MACFEETERS

- Examining Committee Member since 1998
- Examining Committee Chairman 1998 to 2009
- Employed in the NJDOT Division of Accounting/Auditing for 21 years and a State employee for 37 years
- Certified Public Accountant with a B.S. in Accounting and a M.S. in Taxation
- Board of Directors National Association of Credit Union Supervisory and Audit Committees 2001 - present

Fun & Games



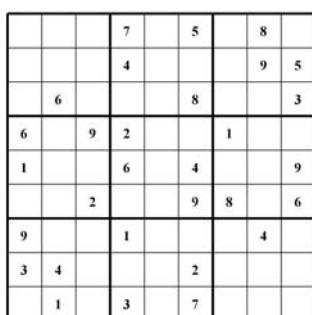
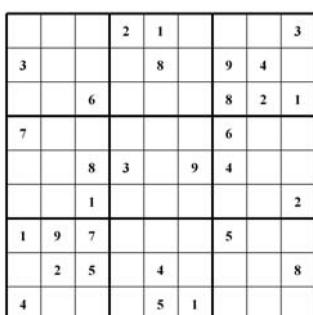
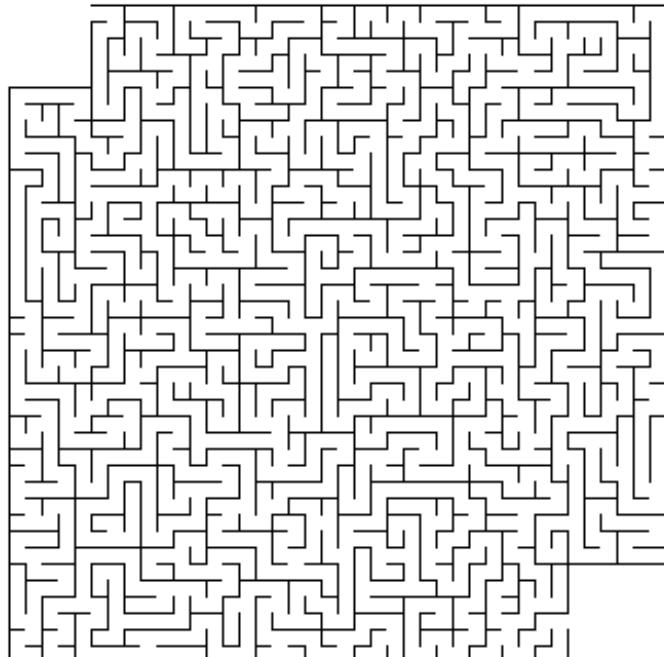
Across

2. Water-lovers should check out CUNJ ____ loan rates
 6. CUNJ has personal and ____ checking accounts
 8. CUNJ members are eligible for discounts from ____ Cell Phone Services
 11. Type of loan for a business

Down

1. Loan to purchase a home
 3. You can apply for loans ____
 4. For individuals attending school, we have ____ loans and checking
 5. Online service that allows you to pay your bills
 7. You need a ____ to make an e-Deposit
 9. Online social media used for fun contests
 10. CUNJ members are eligible for ____ Computer discounts

Answers: 1. Mortgage; 2. Boat; 3. Online; 4. Student; 5. Billpayer; 6. Business; 7. Scanner; 8. Sprint; 9. Facebook; 10. Dell; 11. Commercial.



Contact Information

EWING HEADQUARTERS

1301 Parkway Avenue
 Ewing, NJ 08628

Drive Thru/Call Center Hours:

Mon-Wed 8:30 am - 5:00 pm
 Thurs-Fri 8:30 am - 6:00 pm
 Saturday 9:00 am - 12:00 pm

Branch Hours:

Mon-Wed 9:00 am - 4:30 pm
 Thurs-Fri 9:00 am - 5:30 pm
 Saturday 9:00 am - 12:00 pm

ETS BRANCH

(ETS employees only)
 Rosedale Road
 Princeton, NJ 08541

Branch Hours:

Mon-Fri 8:30 am - 4:00 pm

WILLINGBORO BRANCH

Willingboro Town Center
 4364 Rt. 130 North, Suite F
 Willingboro, NJ 08046-1461

Branch Hours:

Mon-Wed 8:30 am - 4:00 pm
 Thurs-Fri 8:30 am - 4:30 pm
 Saturday 9:00 am - 12:00 pm

D.O.T. BRANCH

1035 Parkway Avenue
 Trenton, NJ 08625

Branch Hours:

Mon-Wed & Fri 8:30am - 4:00pm
 Thursday 8:30am - 4:30pm

LABOR BRANCH

Labor Building Lobby
 John Fitch Plaza
 Trenton, NJ 08625

Branch Hours:

Mon-Wed & Fri 8:30am - 4:00pm
 Thursday 8:30am - 4:30pm

LAFAYETTE BRANCH

12 East Lafayette Street
 Trenton, NJ 08608

Branch Hours:

Mon-Wed & Fri 8:30am - 4:00pm
 Thursday 8:30am - 4:30pm

Member Service Center

800-538-4061
 Fax 609-530-0437
 CUNJ.org

24-Hour TouchTone Teller

800-653-6828
 609-538-4046

Mortgage Department

800-880-0785

CUNJ Routing & Transit

2312- 7861- 4



CUNJ is not responsible for typographical errors, omissions or misprints



CUTEST BABY CONTEST

Win a \$250 Gift Card!*



Visit [facebook.com/cuofnj](https://www.facebook.com/cuofnj) by March 31st

*Redeemable at Babies R Us or Toy R Us. Entries must be submitted to [facebook.com/cuofnj](https://www.facebook.com/cuofnj) and completed by parent, grandparent, or legal guardian at least 18 years of age. Photo submissions must be of children who are less than 5 years old as of February 1, 2012. See [facebook.com/cuofnj](https://www.facebook.com/cuofnj) for complete list of rules. No purchase necessary.

FIRST-CLASS MAIL
PRESORTED
U.S. POSTAGE PAID
TRENTON, NJ
PERMIT NO. 4384

P.O. BOX 7921
EWING, NJ 08628-3010

CREDIT UNION
of NEW JERSEY

