

Cool Summer Staycations

In years past, staycations were a popular option when money was tight or time off limited. But with the current pandemic, the summer staycation is making a comeback! If you’re staying home this summer, try these staycation ideas:

Install a pool for family enjoyment. There are many options, from affordable above-ground designs to beautiful inground options.

Plan a day trip in the car. There’s much to see on a simple tankful of gas.

Set up camp in the backyard. Maybe it’s a new camper or tent that you’re dreaming about. Build a campfire every night and enjoy all the fun of camping, right from home.

Choose a grill master. Let them create a new masterpiece daily – better yet, have each family member pitch in and cook the evening meal together.

Plan an outdoor movie night. Bring the TV outside and pop some popcorn. Spread out your sleeping bags and enjoy the show!

Consider a jacuzzi. You’ll love this staycation even more when relaxing in a hot tub.

Visit a ‘virtual’ museum, park, or zoo. There are many opportunities in the US (and even worldwide!) offering virtual tours.

Hit the trails. Walk, bike, and hike – get back to nature as a family and enjoy the fresh air. Pack a picnic and make a day of it!

Need Help?

Use Your Home Equity To Fund Your Summer Plans!

- Borrow at a low fixed rate of 2.65% APR.*
- Use for any summer need.

To apply, call **908-526-8844** or visit **www.manville.org**.

*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Contact the credit union for complete details. Some restrictions may apply. Subject to credit approval.



MAFCU
Manville Area
Federal Credit Union



43 S. Main Street
Manville, NJ 08835-1801
908-526-8844
Fax: 908-526-3355
www.manville.org

Hours Of Operation
Monday – Friday
9:00 am – 5:00 pm
Thursday
9:00 am – 6:00 pm
Saturday
9:00 am – 12 noon

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NEWS

FROM MAIN STREET



A Publication For Manville Area Federal Credit Union Members

Summer 2020

Overwhelmed By High Monthly Payments? REFINANCE & SAVE

If you’re experiencing financial difficulty or want to save money, we can help. Refinance your high-rate loans from other lenders, transfer expensive credit card debt, and consolidate bills for lower monthly payments.

Calculate your savings online or call us for a comparison. No matter your loan needs, we’ve got the solution!

New Vehicles – as low as 1.70% APR*

Used Vehicles – as low as 2.50% APR*

Personal Loans – as low as 7.00% APR*

VISA Credit Cards – as low as 9.00% APR*

Home Equity Loans – as low as 2.65% APR*

Low rates = low monthly payments for immediate budget relief. Call us at **908-526-8844** or apply online anytime at **www.manville.org**.

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Share The Gift Of Membership

We can serve anyone who lives, works, or worships in the borough of Manville, NJ, as well as direct relatives of current members. We also serve partner companies in the community and their employees.

Visit our website for details or call **908-526-8844** to learn more.

Home Equity Loans:

Attain your maximum borrowing power.

Use the funds to pay for a summer project or purchase, new car, boat, or RV, debt consolidation, a vacation (or staycation), even college tuition! Using your home as collateral, you'll receive our very best financing rate.

Your Benefits:

- Easy and convenient.
- A low rate means payments stay low.
- Use for any need!

Low Fixed Rate as low as 2.65% APR*

You'll also rest easy knowing your payment will never change. Call us at **908-526-8844** or visit **www.manville.org** to get started!

*APR=Annual Percentage Rate. Rates are subject to change without notice. Other rates and terms available. Contact the credit union for complete details. Some restrictions may apply. Subject to credit approval.

Say Goodbye To High Auto Loan Rates!

New Vehicles – as low as 1.70% APR* Used Vehicles – as low as 2.50% APR*

Want a new ride this summer? See us for a low-cost auto loan and monthly payment just right for your budget!

Have a high-rate auto loan somewhere else? Refinance with us. We can work with you to LOWER your monthly payment, and in many cases, LOWER your rate!

Start your search with us! Try our online car buying guides and payment calculators, your link to free research and the best deal. Simply click on our Loan Resources tab at **www.manville.org**.

Ready to apply? Call us at **908-526-8844** or visit **www.manville.org**.

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We Need You!

We're looking to add new volunteers to our team. Members are the heart of the credit union and an integral part of our not-for-profit, cooperative structure. As our volunteer, you'll play a crucial role in the way we operate and help set credit union policy for the good of all members. To learn more, contact Marc Vogel at marc@manville.org.

Free Checking Simplifies Life

As a MAFCU member, you can get more out of life and save money with our free Checking Account. You'll simplify the way you bank:

- No minimum balance requirement, unlimited transactions, and a free VISA® Debit Card make banking easy and convenient.
- **Direct Deposit & Payroll Deduction** – Automatic deposits foster seamless money management.
- **Online Banking** – Track your accounts 24/7 from your computer, laptop, or tablet. Make transfers, check balances, apply for a loan, and more!
- **Mobile Banking** – Take care of your banking needs right from your smartphone.
- **Free Bill Pay** – Eliminate check writing and never forget a payment.
- **eStatements** – Receive your monthly or quarterly account statements securely online and eliminate paper waste.

We can help you to open your account and start saving.



We Need Your Email!

We provide valuable updates by email – including notification of your E-Statements, important news and announcements, weather closures, scams to be aware of, and service changes that may affect your finances. Without us having a valid email address, you'll miss relevant information. Note that employees may ask for a current email when you call or during a transaction. We appreciate you sharing it with us so that we can keep your contact information up to date.



Back-To-School With Our VISA® Credit Card!

Use our card for all your school expenses, from clothes and shoes to backpacks and computers.

- **Low fixed rate** – as low as 9.0% APR*
- **No annual fee** – get our card and start saving right away
- **Shop anywhere** – shop online with your favorite retailers or anywhere VISA is accepted

Have a card somewhere else? Transfer balances and save with a low APR with no balance transfer fees

Enjoy the savings and convenience. Apply today at **www.manville.org**.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Rates are for qualified borrowers.

We Offer Mortgages For Everyone!

The mortgage experts at MAFCU can help you buy your first home, dream home, condo, or retirement digs. We'll keep payments low and reduce your interest expense.

A variety of terms:

- Choose from traditional, fixed-rate mortgages of 10 to 30 years. We'll discuss what you need and the option best for your budget and lifestyle.
- Enjoy local servicing – there's no need to worry about who will answer your questions or where your payments go.

Consider refinancing your current mortgage, even if you haven't been in your home for long.

- Save with a low rate for lower monthly payments – or shorten your term and pay your home off faster.

How to get started:

Call us at **908-526-8844** or visit **www.manville.org**.



Beware Of 'Contact-Tracing' Scams!

COVID-19 continues to wreak havoc on our lives and bring out new scammers. As New Jersey begins to reopen and COVID-19 testing increases, officials warn residents to be wary of "contact-tracing" scams.

Jared Maples, the director of the New Jersey Office of Homeland Security and Preparedness, says that "thousands of phony contact-tracing text messages have been sent to Garden State residents in all 21 counties." (Contact tracing identifies people who may have encountered someone who has tested positive for the coronavirus.)

How the scam works: A contact tracer asks the victim for personal information such as Social Security numbers and birth dates. Sometimes they send a link, which, if clicked, can allow them to take over a computer or smartphone.

Legitimate contact tracers will never ask for your Social Security number, your credit card number, or your insurance information over a text or by phone.

Scholarship Winners!

Every year, we award \$1,000 to two graduating high school seniors. We're excited to announce our recipients for 2020:

Vanessa Vazquez, attending Raritan Valley Community College in the fall.

Katrina Culhane, attending Rutgers University in the fall.

Congratulations! You both have achieved so much, and we wish you the best life has to offer.