

# At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

## Swift & Secure:

### Choose Manville Area FCU for your tax refund!

Why wait for a check in the mail when you can have your refund deposited directly into your account? Direct deposit is secure, ensuring your peace of mind. Your refund should arrive within 21 days, faster than waiting for the mail!

### Send your refund to MAFCU:

#### Routing & Transit Information:

Enter our Routing & Transit Number: 221276639. This ensures your refund finds its way to the right financial institution – us!

**Account Type:** Next, select the account where you'd like your refund deposited.

**Member Number:** Finally, enter your member number. This number directs the refund to your specific account.

With these simple steps, you can relax, knowing your refund will arrive safely and quickly.



**MAFCU**  
Manville Area  
Federal Credit Union  
[www.manville.org](http://www.manville.org)

## Say Goodbye To Financial Stress

We understand the challenges of managing multiple debts, especially those with soaring interest rates. That's why we're dedicated to solutions that reduce your financial worries.

### Transfer expensive credit card debt to a MAFCU Visa Credit Card!

**Interest Rate Advantage:** Say goodbye to outrageous interest rates that drain your wallet. Transfer balances from other high-interest credit cards to our Visa Card at a low 12.75% APR\*!

**No Hidden Costs:** We believe in transparency and fairness. With us, what you see is what you get – no balance transfer fees.

**Minimize Interest Payments:** By reducing the interest you pay, more of your payment goes towards reducing your principal balance, not just covering interest charges.

**Simplify Your Finances:** Managing multiple cards, due dates, and varying interest rates can be overwhelming. Consolidate your debt with one easy payment for streamlined money management.

### Call us for a fast and easy balance transfer.

If you're not a cardholder, apply at [www.manville.org](http://www.manville.org) or call 908-526-8844.

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



## It's Annual Meeting Time!

**Where:** VFW Hall, 600 Washington Ave., Manville, NJ 08835

**When:** May 21, 2024 (tentative date, this may change) **Time:** 6:30 p.m.

**Cost:** Free to members, \$8 for guests. **RSVP:** Call 908-526-8844

Directors up for re-election: Blessing Ozokpor and David Griswold.  
(3-year terms expiring in 2027)

*No nominations will be taken from the floor.*

# Help Us Fight The Fraudsters

At MAFCU, we've seen members falling victim to various scams. For example, members have received bogus phone calls or emails about fictitious Amazon charges. They are then asked to click on a link or share personal information, enabling the impersonator to obtain their account information. Fraudsters may also persuade some that they were issued a refund for the wrong amount and need to purchase gift cards to "return" the overpayment.

## According to the FTC:

"Scammers are calling people and using the names of two companies everyone knows, Apple and Amazon, to rip people off...In one scam, you get a call and a recorded message that says it's Amazon. The message says there's something wrong with your account. It could be a suspicious purchase, a lost package, or an order they can't fulfill.

In another twist on the scam, you get a recorded message that says there's been suspicious activity in your Apple iCloud account. They say your account may have been breached.

In both scenarios, the scammers say you can conveniently press 1 to speak with someone...or give you a phone number to call. Don't do either. It's a scam. They're trying to steal your personal information, like your account password or credit card number.

If you think there may actually be a problem with one of your accounts, contact the company using a phone number or website you know is real."

Remember, never share personal information, click on suspicious links, or respond to a fraudster.

If you have questions about a suspicious request, please contact us. We can help you navigate these false inquiries.

Source: <https://www.consumer.ftc.gov/blog/2020/12/fake-calls-apple-and-amazon-support-what-you-need-know>.



# FAMILY TIES

## Bring your family together at Manville Area Federal Credit Union!

At MAFCU, we believe in the power of family — and the strength that comes from financial stability. There are many reasons why credit union membership is the smart choice for you and your loved ones:



- **A Foundation for the Future:** By introducing your family to MAFCU, you give them a solid foundation to grow stronger financially with all the tools that make banking easier.
- **Benefits for All Ages:** Whether it's a first savings account for your children, a student loan for your teenager, free checking for everyone, or a retirement plan for you and your spouse, MAFCU has products for each family member at every stage of life.
- **Better Rates, Lower Fees:** As a not-for-profit financial cooperative, we can offer lower loan rates and higher interest on savings accounts than traditional banks. Plus, we pride ourselves on having lower fees across the board. This means more savings for you.
- **Financial Education:** We believe in empowering our members through education. Our resources and workshops will equip your family with the knowledge to make wise financial decisions.
- **Community Focus:** When your family joins MAFCU, they become part of a community that puts people over profits. We invest in local initiatives and encourage families to participate, fostering a sense of community pride.

## All family members are welcome to join!

In a world where managing money can be stressful, let MAFCU be the bridge that strengthens your family through shared financial success.

Learn more at <https://manville.org/join-manville-federal-credit-union/>.

## Holiday Closings

- Martin Luther King, Jr. Day** .....Monday, January 15, 2024  
**Presidents' Day** .....Monday, February 19, 2024  
**Memorial Day** .....Monday, May 27, 2024  
**Juneteenth** ..... Wednesday, June 19, 2024  
**Independence Day** .....Thursday, July 4, 2024