

At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

FOR A FASTER REFUND

Choose Direct Deposit to Manville Area FCU

There's no need to wait for a check in the mail! With direct deposit, your tax refund can arrive quickly and securely — often within 21 days — directly into your MAFCU account.

Set up direct deposit for your refund in a few easy steps:

Routing Number: Enter our Routing & Transit Number, 221276639, to have your refund sent directly to Manville Area FCU.

Account Type: Choose the account where you want your refund deposited.

Member Number: Enter your account number.

At MAFCU, you can expect fast and easy access to your funds. Choose direct deposit and relax, knowing your refund is on its way!



MAFCU
Manville Area
Federal Credit Union
www.manville.org

START FRESH IN 2025:

MAFCU Can Help You Tackle Your Debt!

Ready to kick off the new year with a fresh financial start? MAFCU offers budget-friendly options to help you consolidate debt, pay off loans, and simplify payments — making debt management easier.

Eliminate high-interest debt with these options:

AUTO LOANS

Rates as low as 3.50% APR*
Great competitive rate!

PERSONAL LOANS

Rates as low as 7.50% APR*
Compare this to typical credit card rates of 22% or higher.

SHARE SECURED LOANS

Rates as low as 2.25% APR*
Leverage your savings for a low-rate loan to consolidate debt.

HOME EQUITY LOANS

Rates as low as 5.75% APR*
Use your home's equity to pay off high-rate debt with one of our best rates.

CREDIT CARD BALANCE TRANSFERS

Rates as low as 13.75% APR*
Transfer multiple high-interest balances with no fees for easier debt management.

Don't Wait!

Let us help simplify your finances. Bring your bills to MAFCU, and we'll pay each creditor directly. Visit www.manville.org or call 908-526-8844 to get started.

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



Happy New Year from the Manville Area FCU Family

As we welcome 2025, we want to express our gratitude for your trust and partnership. We're excited to continue supporting your financial goals and providing the personalized service you deserve. At MAFCU, we wish you and your loved ones a prosperous, healthy, and joyful New Year!



Join Us For Our Annual Meeting!

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

When: May 6, 2025

Time: 6:30 pm

Cost: Free to members, \$8 for guests

RSVP: Call 908-526-8844

Directors up for re-election:

Walter Tanalski & Peter Gorbaturk
(Three-year terms expiring in 2028)

No nominations will be taken from the floor.

Share the Benefits of Membership

We're thrilled to welcome the entire Somerset community to Manville Area Federal Credit Union!

At MAFCU, we believe that excellent financial services should be available to everyone. Our new and expanded charter means your neighbors, friends, and co-workers can now experience the benefits of membership.

You're eligible to join MAFCU if you:

- Live in Somerset County
- Work for a company based in Somerset County
- Worship within Somerset County

As a member, your family can enjoy the same great benefits—from low-rate loans and flexible savings options to personalized service and financial guidance. Invite your family and friends to join a financial community dedicated to helping everyone grow, save, and thrive.

Learn more at manville.org/join.



MAFCU
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www.manville.org

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908-526-8844
Fax: 908-526-3355

Hours Of Operation

Monday – Friday 9:00 am – 5:00 pm
Saturday – 9:00 am – 12 noon

LIFE TIP: Smart Strategies for Managing Debt

Managing your debt brings peace of mind, but without a smart strategy, debt can quickly accumulate. It's all too common to feel overwhelmed or fall behind on payments. At MAFCU, we offer practical solutions to help you take control, from paying off high-rate loans to consolidating credit card balances and other bills.

WHY CONSOLIDATE DEBT?

Immediate Savings: Lower your interest and reduce stress with one manageable payment.

Improve Your Credit: Debt consolidation can often help improve your credit score as you pay down balances.

Achieve Peace of Mind: Simplify payments and focus on one monthly payment and debt reduction.

LONG-TERM TIPS FOR SUCCESS

Budget Wisely: Use our digital tools like online and mobile banking to track monthly expenses — and stay in control.

Stay Disciplined: Set a date to be debt-free and automate payments to stay on track. Make extra payments when possible to pay down your loan faster.

Get Help When Needed: Your MAFCU team is always here with resources and advice.

OPTIONS TO CONSOLIDATE DEBT

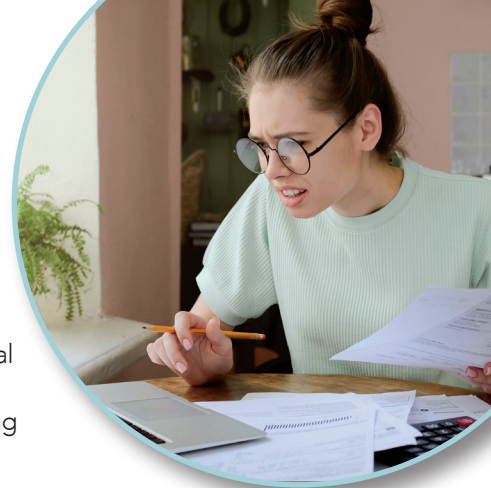
Personal Loan: Ideal for debt consolidation, a personal loan provides quick access to funds without using your home as collateral, allowing you to manage multiple debts with one easy monthly payment.

Share Secured Loan: This option uses your savings as collateral for a lower loan rate, enabling you to preserve your savings while reducing debt.

Home Equity Loan: By leveraging your home's equity, you can consolidate debt at a lower rate. Extended repayment terms are another plus and offer more flexibility.

Credit Card Balance Transfer: Bring your high-interest bank and retailer card balances to a low, fixed-rate MAFCU credit card. This will reduce the stress of juggling multiple cards.

Take control of your finances and tackle your debt today! Call 908-526-8844 to discuss the options that work best for you.



Holiday Closings

Martin Luther King, Jr. Day Monday, January 20, 2025
Presidents' Day Monday, February 17, 2025
Memorial Day Monday, May 26, 2025
Juneteenth Thursday, June 19, 2025
Independence Day Friday, July 4, 2025

