

At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS



Be the Difference – Volunteer at MAFCU!

At MAFCU, our members don't just bank here — they help shape our future. That's the power of being part of a credit union: you're not just a customer but an owner.

We invite you to take that ownership one step further by becoming a volunteer. Whether you serve on our Board of Directors, join our Supervisory Committee, or lend a hand at a Financial Reality Fair, your voice and skills can make a difference.

Why volunteer?

- Help guide the future of your credit union.
- Gain financial industry insights.
- Give back to your community in a hands-on way.

Want to learn more? Call 908-526-8844 and let us know if you're interested!



Go Big. Stay Cool. Spend Smart.

Turn up the sunshine with extra savings from
Manville Area FCU!

Whether you're hitting the road, upgrading your home, or refinancing a higher-rate loan, you've got options. They all come with the trusted local service and lower costs you expect from MAFCU.

Sun's Out — Savings On!

- **AUTO LOANS:** Upgrade your ride or refinance and save.
- **HOME EQUITY LOANS:** Improve your home or fund family fun.
- **REFINANCING SOLUTIONS:** Pay off high-rate debt and breathe easier.

From start to finish, we're here to help you enjoy more this season — without stretching your budget. Apply today and put your savings toward more fun in the sun!

Stop by, call, or visit www.Manville.org.

Let's make your summer unforgettable — with a loan that fits your plans and your budget.

*APR = Annual Percentage Rate. Rates and terms are subject to change without notice. The final loan amount may vary based on credit score. Rates are for qualified borrowers.



Don't Tax My Credit Union – Take Action Today

Congress is again considering changes that could eliminate the federal tax exemption for credit unions like MAFCU. As a not-for-profit financial cooperative, this tax status allows us to return more value to our members through lower loan rates, higher savings rates, and fewer fees.

We don't have stockholders to satisfy. Every dollar we make is reinvested into better services for YOU.

Eliminating our tax exemption could mean:

- Higher loan rates
- Reduced service offerings
- Additional fees

Help us protect the benefits you value. Visit www.manville.org and click the "Take Action" banner to add your voice. Your support today helps safeguard our future.



Holiday Closings

Independence Day

Friday, July 4, 2025

Labor Day

Monday, September 1, 2025

Columbus Day

Monday, October 13, 2025

Veteran's Day

Tuesday, November 11, 2025

Thanksgiving

Thursday, November 27, 2025

Christmas

Thursday, December 25, 2025

Stay Safe This Summer!

Summer is a time for travel, adventure, and well-deserved relaxation — but it's also a season when scammers are on the move. Whether heading out for a long weekend or going cross-country, consider these tips to keep you safe and secure.

Before You Travel

- **Let Us Know:** If you plan to use your MAFCU debit or credit card out of country, notify us in advance. A quick call can prevent transaction declines due to suspected fraud.
- **Update Your Info:** Ensure your phone number and email are current, so we can reach you if we detect unusual activity on your account.

Smart ATM Use

- **Choose Wisely:** Stick to ATMs in well-lit, high-traffic areas at financial institutions or major retailers. Avoid using standalone ATMs, especially at night.
- **Be Aware:** Check for unusual attachments around the card slot or keypad. These could be signs of a card skimmer.
- **Shield Your PIN:** Always cover the keypad when entering your PIN, and notice your surroundings.

Watch Out for Travel Scams

Scammers often target travelers through phishing emails, bogus travel sites, and fake toll road messages. Common red flags include:

- Unsolicited texts or emails asking you to confirm or pay for travel arrangements.
- "Too-good-to-be-true" vacation deals requiring payment by gift cards or wire transfer.
- Messages about unpaid tolls or missed hotel fees — usually linked to fake payment sites.

If something feels off, don't click. Visit official websites directly or contact providers using a verified number.

Bank on the Go — Securely

- **Use MAFCU's Mobile App and Online Banking:** Access your accounts, transfer funds, deposit checks, and monitor transactions anytime, anywhere.
- **Set Up Alerts:** Real-time balance and transaction alerts help track your spending and spot suspicious activity quickly.
- **Avoid Public Wi-Fi:** When banking online, stick to secure connections or use your phone's data plan. Public networks can leave you vulnerable to hackers.

Wherever summer takes you, MAFCU is just a tap away — stay smart and let us support your journey.



**Manville Area
Federal Credit Union**

www.manville.org

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Hours Of Operation

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

