

At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

For a Faster Refund

Choose Direct Deposit to Manville Area FCU

Tax season will be here before you know it — and the fastest way to receive your refund is through direct deposit. Skip the wait for a paper check and have your money sent directly to your MAFCU account, safely and securely.

With direct deposit, most refunds arrive within 21 days after the IRS accepts your return. Plus, you'll have instant access to your funds once they're deposited — no extra steps or trips to the branch.

Setting up direct deposit is simple:

- **Routing Number:** 221276639
- **Account Type:** Choose Checking or Savings
- **Member Number:** Enter your MAFCU account number

Choose direct deposit this tax season and relax, knowing your refund will arrive fast — right where it belongs.

Visit www.manville.org or call 908-526-8844 for assistance.



MAFCU

Manville Area
Federal Credit Union
www.manville.org

Personal Loans After the Holidays

A Practical Path to Regaining Control This New Year

Once the holiday season winds down, many of us take a closer look at our budgets — and realize the celebrations cost more than expected. If you're starting the new year with lingering balances, especially high-interest credit card debt, a structured repayment plan with a MAFCU personal loan can help you regain control.

Start by reviewing your expenses. List what came in, what went out, and any remaining holiday balances. Seeing the full picture often makes the next steps less overwhelming. (Try a simple tool like the [Consumer.gov Budget Worksheet](http://Consumer.gov/Budget-Worksheet).)

Look closely at high-interest credit card balances. Credit cards make it easy to overspend in December — and harder to catch up in January. High rates are a big reason holiday debt lingers into spring.

A personal loan can help. With fixed monthly payments, a set payoff date, and typically lower rates than credit cards, a personal loan can consolidate multiple balances into one manageable payment. This can reduce both interest costs and financial stress. (MAFCU personal loans start at a fixed X.XX% APR*.)

One payment brings clarity. Replacing several bills with a single fixed payment simplifies budgeting and helps you rebuild your savings.

Prepare for next year with small habits. Once things are under control, set aside a small monthly amount in a separate savings account for future holiday expenses. Even modest contributions can make next season much easier.

With a smart repayment strategy, you can step into the new year feeling more organized, more confident, and back on track. Call us at 908-526-8844 or apply online at www.manville.org.

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

Happy New Year from Your MAFCU Family!

As we welcome 2026, we want to thank you for your continued trust and membership. It's an honor to be part of your financial journey, and we're excited to keep helping you reach your goals in the year ahead.

From all of us at Manville Area Federal Credit Union, we wish you and your loved ones a happy, healthy, and prosperous New Year.



Join Us For Our Annual Meeting!

Where: VFW Hall, 600 Washington Ave.

Manville, NJ 08835

When: Tuesday, May 5, 2026

Time: 6:30 pm

Cost: Free to members, \$8 for guests

RSVP: Call 908-526-8844

Directors up for re-election:

Krystyna Janeczek and Barbara Madak
(Three-year terms expiring in 2029)

No nominations will be taken from the floor.

Share The Benefits Of Membership

We're proud to serve the entire Somerset County community — and that includes your friends, family, neighbors, and coworkers!

At Manville Area Federal Credit Union, we believe that everyone deserves access to affordable and reliable financial services. With our expanded community charter, more people than ever can experience the credit union difference — where members come first, not profits.

You're eligible to join MAFCU if you:

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

Once you're a member, your family members are eligible too — so everyone can enjoy great rates, flexible loan and savings options, and friendly, personalized service.

Invite those you care about to become part of a financial family dedicated to helping every member save, grow, and thrive.

Learn more or share the link: manville.org/join.



Winter Energy Savings Tips

Simple Ways to Keep Your Home Warm — and Your Budget Steady

Winter brings higher heating costs, and with electric rates expected to rise across New Jersey, managing energy use has become even more important. A few smart, budget-friendly strategies can help keep your home comfortable while easing the impact on your monthly bills.

Adjust your thermostat wisely.

Lowering your thermostat by just 1–2 degrees while you sleep or when you're away can reduce your energy use. A programmable thermostat can help automate those savings.

Seal drafts and heat loss.

Small gaps around windows, doors, and outlets can let warm air escape. Weather-stripping, door sweeps, and inexpensive outlet insulators are easy fixes that often pay for themselves in a single season.

Use your curtains to your advantage.

Open blinds during sunny hours to let natural heat in. Close them in the evening to keep warm air inside.

Change your furnace filter.

A clean filter helps your heating system run more efficiently. Most filters should be replaced every 1–3 months during the winter.

Reverse ceiling fans.

Switching your fan to rotate clockwise on a low setting gently pushes warm air downward, helping rooms feel more comfortable.

Unplug unnecessary electronics.

Even when turned off, many devices draw "phantom" power. Unplugging chargers and small appliances can help trim electric costs.

Layer up before turning up the heat.

Warm socks, cozy blankets, and an extra sweater are simple ways to stay comfortable while keeping energy use in check.

With energy costs expected to increase, these small adjustments can lead to meaningful savings — and a warmer, more efficient home all winter long.

Holiday Closings

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| Martin Luther King, Jr. Day | Monday, January 19, 2026 |
| Presidents' Day | Monday, February 16, 2026 |
| Memorial Day | Monday, May 25, 2026 |
| Juneteenth | Friday, June 19, 2026 |
| Independence Day | Friday, July 3, 2026 |