

At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

Make an Impact — Volunteer with MAFCU

We're always looking for members who want to help shape the future of their credit union. You can serve on our Board of Directors or a special committee, or volunteer for a special event. You'll love having a say in how we serve our members!

Ways to get involved:

- Serve on the Board or a committee
- Support financial education events
- Contribute ideas and feedback

Interested? Call 908-526-8844 to learn more.



MAFCU
Manville Area
Federal Credit Union
www.manville.org

Start Your Summer in the Driver's Seat Auto Financing Built Around You

Summer is a great time to make a move — whether you're upgrading your vehicle, planning a road trip, or refinancing for a better rate. Before you head to the dealership, consider getting preapproved so you know exactly what fits your budget.

At Manville Area FCU, auto loans are designed to be straightforward, flexible, and easy to manage.

What makes MAFCU auto financing a smart choice?

- **Flexible repayment options**
Choose a term that aligns with your monthly budget and goal
- **Competitive rates**
Lower rates can help reduce the overall cost of your loan.
- **Simple, reliable payments**
Automatic payments and direct deposit options help keep things on track.
- **No application fees**
Apply without added upfront costs.
- **Local, personalized service**
Work with a team that understands your needs and is here to help.

Whether you're purchasing or refinancing, a little planning goes a long way toward making a confident decision.

Call 908-526-8844 or visit www.manville.org to explore your options.



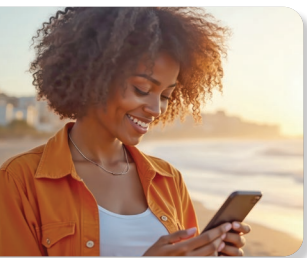
Take MAFCU Along for the Ride

Convenient Banking for Summer Travel

Whether you're heading to the shore, planning a road trip, or enjoying a long weekend away, **MAFCU's Mobile App** makes it easy to manage your money wherever summer takes you.

With mobile banking, you can:

- Check balances before making purchases
- Transfer funds when you need extra flexibility
- Deposit checks remotely — no branch visit needed
- Pay bills on the go
- Monitor transactions for added peace of mind



Before you leave, take a few minutes to confirm your contact information and turn on account alerts. These simple steps help you stay connected, avoid surprises, and spot unusual activity quickly.

This summer, enjoy the trip — and keep your finances within reach.

Download the MAFCU Mobile App today.

Fraud Alert: Be Ready for Today's Most Common Scams

Fraud attempts continue to evolve, with more people experiencing phishing messages, spam calls, and tax-related scams. Staying alert is one of the best ways to protect your money and personal information.

Tips to keep your information safe:

- **Pause before clicking**
Treat unexpected messages asking for personal information with caution.
- **Confirm requests independently**
Use verified contact information when responding to financial inquiries.

Summer Spending Made Simple

Between vacations, higher fuel prices, and more time out and about, summer expenses are on the rise. A few proactive steps can help you stay on track — and still enjoy the season.



Helpful tips for summer:

- **Plan major expenses early**
Booking travel early can mean better pricing and fewer surprises. If you're considering a larger purchase, compare financing options in advance to stay within budget.
- **Set a realistic spending target**
Having a guideline for travel, dining, and activities helps prevent overspending. Using your MAFCU debit or credit card can also make it easier to track purchases.
- **Be mindful of fuel usage**
Group errands and plan efficient routes to manage rising gas costs. Using apps to compare gas prices nearby can also help you find the best deal.
- **Set aside funds gradually**
Saving small amounts consistently can ease the impact of larger expenses. Consider setting up automatic transfers to a dedicated savings account.
- **Check in on your spending regularly**
Frequent reviews can help you adjust before small overages grow. Online and mobile banking are perfect ways to stay in touch with your money.

Smart planning now can help you enjoy summer with fewer financial worries.

- **Be cautious with tax-related messages**
Official agencies will not request sensitive information through email or text.
- **Strengthen your passwords**
Use unique combinations and update them regularly.
- **Review account activity frequently**
Monitoring your accounts can help you catch issues early.



If something doesn't seem right, trust your instincts and reach out for assistance.

Holiday Closings

Labor Day	Monday, September 7, 2026
Columbus Day	Monday, October 12, 2026
Veterans Day	Wednesday, November 11, 2026
Thanksgiving Day	Thursday, November 26, 2026
Christmas Day	Friday, December 25, 2026

Hours Of Operation

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