

# Money News

A Quarterly Publication

**ABCO<sup>SM</sup> Federal  
CU Credit Union**

Big City Efficiency...Small Town Friendliness

Spring 13

*Drive Away  
with a Low Rate*

## AUTO LOAN SALE

Rates as low as **1.99%** APR\*

**NEW • USED  
REFINANCE**

**Existing Auto Loan  
from somewhere else**

**ALL ONE LOW RATE**



\*APR=Annual Percentage Rate. Not a guarantee of financing. Existing ABCO FCU loans excluded. The rate a member pays is based on credit worthiness. Excludes travel trailers, boats and RVs. Contact us for complete details concerning your rate and term.

### Don't Forget Auto Insurance.

ABCO's wholly-owned subsidiary, CUFIG, can quote you on new or existing coverage. See how much you can save. Call: 888-439-0770

Get a quote online at: [goabco.org/insurance](http://goabco.org/insurance)

### Apply in 3 Ways

**In Person:** Any Office Location (see inside)

**Online:** [goabco.org/loan](http://goabco.org/loan)

**Phone:** 800-225-1859 ext. 7613

### Let ABCO Help You Drive Down Your Monthly Payments

Refinancing an Auto Loan and saving on Auto Insurance are included in our Savings Challenge. Check inside for details.



[goabco.org](http://goabco.org) • 800-225-1859

Drive Away  
with a Low Rate

# AUTO LOAN SALE



Rates as low as

# 1.99% APR\*

## NEW • USED REFINANCED

### Details Inside

# ABCO<sup>SM</sup> Federal CU Credit Union

Big City Efficiency... Small Town Friendliness

P.O. Box 247 • Rancocas, NJ 08073-0247



Federally insured  
by NCUA



PRSR STD  
U.S. POSTAGE  
PAID  
IMAGEWORKS  
53719

Plymouth Rock Assurance is a marketing name used by a group of separate companies that write and manage property and casualty insurance in multiple states. Insurance in New Jersey is underwritten by Teachers Auto Insurance Company of New Jersey and its affiliates. Each company is financially responsible only for its own insurance products. For a full description, please visit [PlymouthRockNJ.com](http://PlymouthRockNJ.com) and other factors. Annual average savings based on customers who switched to Teachers Auto from 10/2011 to 11/2012. Your premium may vary due to available discounts, eligibility requirements, driving record, ©2013 Plymouth Rock Management Company of New Jersey. All rights reserved. 6873/032013

## Call 888-439-0770 for your free quote!



## Exclusive auto insurance rates can help you save \$700 a year like other drivers who have switched.

## New From ABCO: Special Offer for NJ School Employees & NJPTA Members!

You could  
save up to  
**\$500**  
on your  
monthly bills!

The member  
who saves the  
most will WIN  
**\$1500\***  
Two runners up  
will receive \$500



# THE CHALLENGE: PUT MONEY BACK IN YOUR POCKET WE ACCEPT.

Fill out our simple questionnaire and we'll see if we can save you money by refinancing your loans from other financial institutions, transferring high interest credit card balances, or simply finding you a less expensive car insurance policy\*\*!

SIGN UP FOR THE  
**SAVINGS  
CHALLENGE**

SIGN UP ONLINE AT  
[GOABCO.ORG/SAVINGS](http://GOABCO.ORG/SAVINGS)  
OR FILL OUT AND  
RETURN THE FORM  
BELOW



## Savings Challenge Entry Form PLEASE PRINT

### Complete and return

**By Mail:** ABCO FCU, Attn. Savings Challenge,  
P.O. Box 247, Rancocas, NJ 08073

**In Person:** To Any Branch Office

**By Fax:** 609.877.9368

**Online At:** [goabco.org/savings](http://goabco.org/savings)

Entry forms must be received by close of business June 30, 2013.

Name \_\_\_\_\_

Home Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

Email Address \_\_\_\_\_

\*Only loans from other financial institutions will be eligible for refinance. Current ABCO loans excluded. Mortgage refinances are not a part of the challenge. The member with the highest TOTAL savings will be selected the winner of the \$1,500. Two runners-up will receive \$500. For loans with a fixed term, actual savings for that term will be used for the savings calculation. For credit card and home equity line of credit interest savings a repayment period of five years will be used. Total savings for car insurance and retirement plan fees will also be based on savings over five years. A member must be in good standing to win. ABCO employees and their immediate family members are not eligible for entry. Loan notes stating interest rate and term from prior loans must be furnished in order to win prize money. Entry forms must be received by June 30, 2013. Winners will be chosen on July 31, 2013.

\*\*Insurance sold through licensed insurance representatives of various companies in association with CU Financial Insurance Group (CUFIG), a wholly owned subsidiary of ABCO Federal Credit Union.

\*\*\*Securities offered by Registered Representatives of ING Financial Partners, LLC (IFP), member SIPC. Investment Advisory Services offered by Investment Advisory Representatives of IFP. Insurance sold through licensed insurance representatives of various companies in association with CU Financial Insurance Group, LLC (CUFIG) a wholly owned subsidiary of ABCO Federal Credit Union. ABCO Federal Credit Union and its subsidiaries are not corporate affiliates of IFP. Nondeposit investment products are not federally insured, not obligations of the Credit Union, not guaranteed by the Credit Union or any affiliated entity, involve investment risks, including the possible loss of principal and may be offered by an employee who serves both functions of accepting member deposits and selling nondeposit investment products. IFP products are not offered, recommended, sanctioned or encouraged by the NCUA or the Federal Government. P.O. Box 221, Rancocas, NJ 08073; phone 1-888-439-0770; fax 856-439-1199.

### Do you have a personal loan with another credit union/bank?

Yes  No

If yes, what is the amount outstanding on the loan?

Approximate amount \$ \_\_\_\_\_ Interest Rate? \_\_\_\_\_

Months/Years Remaining (approx.): \_\_\_\_\_ Year(s) \_\_\_\_\_ Month(s)

### Do you have a car loan with another credit union/bank?

Yes  No

If yes, what is the amount outstanding on the loan?

Approximate amount \$ \_\_\_\_\_ Interest Rate? \_\_\_\_\_

Months/Years Remaining (approx.): \_\_\_\_\_ Year(s) \_\_\_\_\_ Month(s)

### Do you have a home equity loan outstanding with another credit union/bank?

Yes  No

If yes, what is the amount outstanding on the loan?

Approximate amount \$ \_\_\_\_\_ Interest Rate? \_\_\_\_\_

Months/Years Remaining (approx.): \_\_\_\_\_ Year(s) \_\_\_\_\_ Month(s)

### Do you have credit cards with other credit unions/banks?

Yes  No

If yes, approximately how much do you owe on all cards? \$ \_\_\_\_\_

### Would you be interested in learning if you can save money on car insurance by receiving a quote from our insurance agents? \*\*

Yes  No

If yes, how much are you currently paying for car insurance? \$ \_\_\_\_\_

monthly  quarterly  bi-annually  annually (check one)

### Would you be interested in a Retirement Savings Checkup to learn if we can save you money on your retirement plan fees/increase growth on your accounts\*\*\*? Yes No

## MAILING ADDRESS

P.O. Box 247, Rancocas, NJ 08073-0247

[goabco.org](http://goabco.org)



## PHONE (ALL LOCATIONS)

**800-225-1859**

## MEMBER CARE

Email: [membercare@goabco.org](mailto:membercare@goabco.org)

## 24/7 TOUCH-TONE TELLER

800-808-2226

## OTHER SUPPORT NUMBERS

Visa® – Evenings, Weekends and Holidays

Visa® Credit Card.....800-453-4270

Visa® ATM/Check Card.....800-523-4175

Bill Payer.....877-760-6004

## OFFICE LOCATIONS

### WILLINGBORO AREA

#### MAIN OFFICE

#### FULL SERVICE BANKING CENTER

690 Beverly-Rancocas Road

#### LENDING CENTER

East Ridge Shopping Center  
621 Beverly-Rancocas Road

#### RANCOCAS VILLAGE

215 Main Street

### BRANCH OFFICES

#### ATLANTIC CITY

2652 Atlantic Avenue

#### BROWNS MILLS

81 Pemberton-Browns Mills Road

#### COOPER HOSPITAL

*(Hospital Employees Only)*

1 Cooper Plaza, Camden

#### EGG HARBOR TWP.

6716 Black Horse Pike, Suite 8

#### GLASSBORO

Doubletree Center, 870 Delsea Drive

#### MOUNT HOLLY

76R High Street

#### RIDER UNIVERSITY

Ground Floor of the BLC  
Next to University Bookstore

## FOR CURRENT HOURS OF OPERATION AND DIRECTIONS TO OFFICES

Go online @ [goabco.org](http://goabco.org) or call us.

## ABCO FCU's ROUTING AND TRANSIT NUMBER

2312-7827-4



## Account Inactivity, Dormancy, Escheat and Statement Fees

What they are and how to avoid the fees (and having funds sent to the state).

### Dormancy

Any account that has no financial transaction activity (excluding dividends and fees) will be classified as dormant after a 12-month period. Dormant fees will not be assessed until the 18th month of inactivity. In the interim a monthly reminder will be sent to those members who have now been classified as dormant with the information that fees will be assessed should the account remain inactive.

#### How to Avoid Fees:

- Make a deposit, withdrawal or transfer or open another account type, i.e. a loan, a club account, etc.
- Close the account. Should you elect to close your account please note that if there are ScoreCard® points outstanding they will be forfeited when the account is closed.

### Statement Fees

After a 12 month period of inactivity, any member who has not elected to receive statements electronically will only receive an annual statement for which a \$1 fee is assessed.

#### How to Avoid Fees:

- Enroll in estatements.
- Make a deposit, withdrawal or transfer or open another account type, i.e. a loan, a club account, etc.

### Abandoned Property/Escheat

In accordance with New Jersey Statutes, any account that has been inactive for a period of three years is subject to escheat, or forfeiture to the state. A series of notifications will be sent prior to this action being taken.

#### How to Avoid Escheat:

- Make a deposit, withdrawal or transfer or open another account type, i.e. a loan, a club account, etc.
- Contact ABCO by mail, phone or email to acknowledge the account.

## Why Pay a Surcharge at an ATM?

When you use an ABCO card, ABCO ATMs are surcharge-free at all branch offices and at these locations:

**Bob's Corner Deli**  
Roebling

**City of Burlington**  
Municipal Building

**Rider University**  
Library & Daly Cafeteria

**CVS Warehouse**  
Westampton

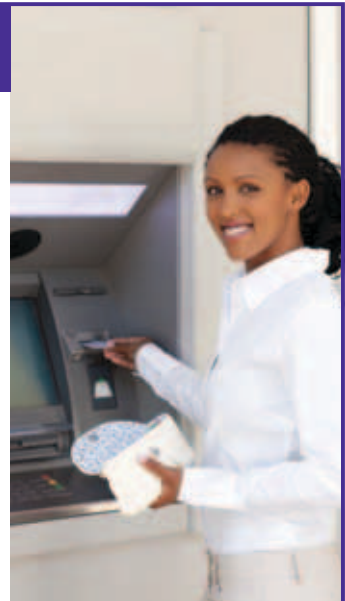
**Cooper Medical Center**  
(Employees only)

### More Surcharge-Free Locations To Use Your ABCO Card

Look for over 65,000 surcharge-free locations nationwide through the Allpoint, STARsf and CO-OP® networks.

#### Surcharge-Free ATMs in the Palm of Your Hand

Go online at [goabco.org](http://goabco.org) and download our mobile app. Now it's easy to avoid those fees!



DURING NATIONAL CREDIT UNION YOUTH WEEK KIDS CAN

# SAVE MONEY LEARN ABOUT MONEY AND HAVE FUN, TOO.

Bring your child in to open an account between April 22nd and 27th and they will receive learning materials introducing them to the fundamentals of money and a FREE museum or movie ticket!\*

NATIONAL CREDIT UNION  
**YOUTH WEEK**  
APRIL 22-27 2013



KIDS 1-10 WILL RECEIVE A FREE TICKET TO THE GARDEN STATE DISCOVERY MUSEUM.  
KIDS 11-17 WILL RECEIVE A FREE AMC MOVIE TICKET.\*



\*One free Garden State Discovery Museum ticket will be given to every child aged 1-10 that opens an account between 4/22/13 & 4/27/13. One free AMC movie ticket will be given to every child aged 11-17 that opens an account between 4/22/13 & 4/27/13. Parent must accompany child and be listed as a joint owner. Checking accounts restricted to those 16 and over. Offer valid for new youth members who open an account in branch only.

South Jersey 2013

**SaveAround™**  
Your LOCAL Discount Savings Book.



Donate \$20 or more to ABCO's Scholarship Fund.

Receive a Free Discount Savings Book with over \$5,400 in valuable local coupons.

Books available in Branch Offices.

\$20

More than \$5,400 in Value!

# Home Equity Loan Specials



## FIXED RATES

Rates as low as

Up to 50% LTV  
(Loan-to-Value)

Up to 85% LTV  
(Loan-to-Value)

**2.19% APR\***

Up to a 66 month term

**3.25% APR\***

Up to a 66 month term

**3.19% APR\***

Up to a 120 month term

**3.59% APR\***

Up to a 120 month term

**4.19% APR\***

Up to a 180 month term

**4.59% APR\***

Up to a 180 month term

## LINE-OF-CREDIT

Rates as low as

**3.25% APR\***

For 2 years then  
1% above prime rate or  
current ABCO floor rate

**A Home Equity loan  
can count towards the  
Savings Challenge.**

## NEW OR REFINANCE FROM SOMEWHERE ELSE

Let ABCO see if we can save you money and  
lower your monthly payments.

**Contact the Lending Center or  
go online for complete details.**

\*APR = Annual Percentage Rate. Rates may vary based on your LTV,  
credit score and term. Contact us for options and complete details.

 [lovemycreditunion.org](http://lovemycreditunion.org)

talk about savings.

say hello to the Sprint Credit Union Member Discount.

**10% off\*** select regularly priced Sprint service plans • **15% off\*** select regularly priced Sprint business service plans • Waived activation fee on new activations • Waived upgrade fee

Click [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint) • Call **877.SAVE.4.CU.** (877.728.3428) • Visit your local Sprint retail location.

Tell them you're a **Credit Union Member** to get this exclusive offer. Ask them to be attached to the **NACUC\_ZZM Corporate ID.**

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint).

2013 Sprint Item #800-15

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