



Quarterly Newsletter

Volume 75
Editor: Loren Coolahan

December 2019

Monmouth County Postal
Employees Credit Union



All About Credit Unions

Heading Out of Town:

Please let us know so that we can put a note on your credit and/or debit card. If you use them while you are out of town, charges may be flagged as fraudulent causing a temporary block to be placed on your card



The Credit Union will be closed:

- * January 1, 2020
New Year's Day
- * January 20, 2020
Martin Luther King
- * February 17, 2020
President's Day
- * April 10, 2020 1/2 Day
Good Friday

Here at MCPECU it is compassion and caring that sets us apart from conventional banks. We strive to maintain a personal relationship with our members and provide you with excellent customer service.

Credit Unions: Have MEMBERS; each person who deposits money IS an owner of the CU

Banks: Have CUSTOMERS; customers have no ownership in the organization.

Credit Unions: MEMBER-OWNED/operated

Banks: CORPORATE OWNED/operated

Credit Unions: are NOT-FOR-PROFIT

Banks: Are FOR PROFIT institutions

Credit Unions: SERVICE driven

Banks: PROFIT driven

Credit Unions: Members gain from the profits

Banks: Company gains from the profits

Credit Unions: Profits are returned to members in the form of LOWER LOAN RATES, HIGHER SAVINGS RATES AND LOWER FEES

Banks: Profits are returned to a small group of stockholders



Monmouth County Postal Employees Credit Union

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www.monmouthpostalcu.org

Please make sure we have your current:

- ◆ Address
- ◆ Telephone Number
- ◆ Cell Phone
- ◆ Email
- ◆ Employment Status



**Winter Loan Ends
Jan 31, 2020**



Becoming a member of a Credit Union has just gotten easier at Monmouth County Postal Employees Credit Union. We are now open to Everyone who lives in, works in or goes to school in the Red Bank area. Do you know anyone who would like to join?

The Credit Union offers all the same services as a conventional bank!

Online Banking	Mobile App	Remote Deposit
Savings	Checking	Youth Accounts
Debit Cards	ATM	Notary Services
Gift Cards	Credit Card	Signature Loan
Computer Loan	Auto Loan	Second Home

Post Office Contest



Congratulations to Bob DeSimone who correctly guessed that the post office shown above is the Monmouth Junction Office! Bob won a \$25.00 VISA gift card

ATTN: MEMBERS

We need your input!

Unfortunately the last annual meeting was cancelled due to lack of interest. Please let us know where you would like to see the next annual meeting. Do you prefer an afternoon river cruise, maybe an evening dinner dance or something totally different!

We want to hear your ideas!

Email: icoolahan@monmouthpostalcu.org

