

Quarterly Newsletter

VOLUME 63

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EDITOR:
LOREN COOLAHAN

89TH Annual Credit Union Meeting

Join us for the 89th Annual Credit Union Meeting aboard the River Queen! The boat will depart from Bogan's Basin in Brielle on August 13th at 1pm for a relaxing 3 hour cruise up and down the Manasquan River. Buffet lunch and open bar are included.

Members: \$30.00 Non-Members: \$60.00
Child Members: \$10.00 Non Member Children \$15.00

*please
join us*



DO YOU WORK IN:

- Asbury
- Atlantic Highlands
- Belford
- Eatontown
- Englishtown
- Holmdel
- Keansburg
- Keyport
- Matawan
- Manasquan
- Oakhurst
- Rumson
- Spring Lake

If you do and would like to become a CU Representative call us for details!

732-219-0009

NOT A MEMBER YET? LOOK WHAT YOU ARE MISSING!!

- ◆ \$25.00 reward deposited into your account after membership for 90 days
- ◆ 1/2% reduction of interest rate on any loan taken within 6 months
- ◆ Savings Accounts/Checking Accounts
- ◆ Debit Card—No Fee at any 7-11, WaWa and QuickChek
- ◆ Credit Card
- ◆ Higher Interest Rates on Savings/Checking
- ◆ Mobile Banking





Monmouth County Postal Employees Credit Union

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PO Box 518
Red Bank, NJ 07701

Phone: 732-219-0009
Fax: 732-219-5269
www.monmouthpostalcu.org



\$50 Gift Card with any new auto loan

New & Used Vehicles	3.00% - 3.99%
New/Used 6 Year Term (over \$20,000)	4.49%
Signature Loan	VARIABLE
Second Mortgage	
5 Years	3.50%
10 years	3.75%
15 years	4.00%
Computer Loan	VARIABLE

MOBILE BANKING USERS:

An upgrade was done to our mobile banking app to enhance security. If you are unable to access your account via our app and receive an error message please upgrade your Operating System.

- Users with devices on Android KitKat (4.4 and above) and above will be able to connect to Mobiliti
- Users with devices on iOS 9 and above will be able to connect to Mobiliti
- Mobiliti will no longer available on the Kindle Fire HD8 (6th generation, 2016)

IMPORTANT REMINDER:

NJ State Law requires that all members show some sort of activity in their accounts at least once a year or the account will be considered “abandoned” by the state . Depositing or withdrawing as little as \$1.00 is considered activity. After THREE consecutive years of inactivity the law requires that any monies in that account be turned over to the state.

We will ALWAYS make every effort to make sure that does not happen. You will receive a letter during your 11th month of inactivity and a certified letter at the 12th month. We will also send you a letter in the 11th month of inactivity and a certified at the 12th month in the 3rd year before monies are due to be turned over to the state.

FEES:

Bad Address	\$2.00 per month
Dormant Account	\$5.00 per month
Below Minimum Balance	\$5.00 per month
Statement Request	\$5.00 per copy
Replace Debit Card	\$5.00 per card
Wire Transfer	\$10.00 each
Late Fee on Loans *	\$25.00
2nd Mortgage Late Fee*	5% of monthly Payment

** Fee applied to the balance of the loan on the eleventh day past the due date*

Quarterly Post Office Contest



Congratulations to Linda Paladino who correctly identified the post office shown above as the Matawan Office! Linda won a \$25 VISA gift Card



Are you a Credit Union Member? If you are and can identify the post office listed below email us at:

lcoolahan@monmouthpostalcu.org

