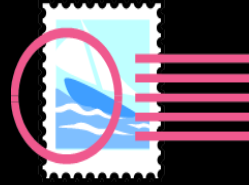


# Newsletter

Monmouth County Postal Employees Credit Union



VOLUME 52

SEPTEMBER 2015

## 2015 NOMINATIONS OF CREDIT UNION OFFICERS

### BOARD OF DIRECTORS

Kenneth Hopwood

Joseph Dugan

### CREDIT COMMITTEE

Richard Mazza

### EXAMINING COMMITTEE

James Maida

Nominations at large or self-nominations are permissible provided the name and office to which they are being nominated is submitted at least seven days prior to the Annual Meeting.

The Annual Meeting will be on September 13, 2015

### NOMINATING COMMITTEE

Eileen Rubano

Joe Mizglewski

### FEES:

Bad Address	\$2.00
Dormant Acct	\$5.00
Below Min Bal (Checking)	\$5.00
Statement Request	\$5.00
Replace Debit Card	\$5.00
Wire Transfer	\$10.00
Late Fee on Loans*	\$25.00
2nd Mortgage Late Fee*	5% of monthly payment

### LAST CHANCE

There are still tickets left for 87th Annual Meeting aboard the River Queen! Call now to reserve your space !

**Adult Members: \$30**

**Non Members: \$60**

**Child Members: \$10**

**Non Members: \$15**

Buffet Lunch/Open Bar

Arrive at boat 12:45pm



## New ATM



MCPECU now has an ATM located right on our premises. There is never a transaction fee for members to withdraw cash. All you need is to have a checking account with a debit card associated to it to use the machine. It is very simple to open a checking account if you don't already have one. Just let us know and we will take care of the rest. We are always working to make your banking experience easier!

REFER A FRIEND  
RECEIVE \$25.00



## Calling All CCAs

We want You to become a  
Credit Union Member

### CREDIT UNION WILL BE CLOSED:

- September 7, 2015
- October 12, 2015
- November 26, 2015
- November 27, 2015
- December 24, 2014  
1/2 Day

## MCPECU

171 Broad Street  
PO Box 518  
Red Bank, NJ 07701

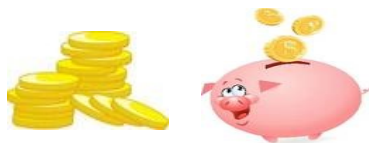
Phone: 732-219-0009  
Fax: 732-219-5269  
[www.monmouthpostalcu.org](http://www.monmouthpostalcu.org)



**\$50 Gift Card with any  
new auto loan**

### LOAN RATES:

<b>New &amp; Used Vehicles</b>	3.00% - 3.99%
<b>New/Used Over \$20,000 6 yr Term</b>	4.49%
<b>Signature Loan</b>	7.00% - 8.99%
<b>Second Mortgage</b>	
<b>5 Years</b>	3.50%
<b>10 years</b>	3.75%
<b>15 years</b>	4.00%
<b>Computer Loan</b>	7.90%



**Youth Share Accounts  
receive .50% interest on  
balances up to \$2500.00**

## Remote Deposit Capture

Our newest Home Banking feature has been up and running for several months. With Remote Deposit Capture you can deposit a check into your checking account by simply taking a picture of it using the Touch Banking app on your mobile phone! Start by installing the app on your mobile phone. Log on to your Home Banking account using a desktop or laptop and click on the button all the way to the right labeled mobility, follow the directions to download. You can also download the Touch Banking app from the App Store for free. You will need to enter the following app code: mcpecumobile if using the App Store.

To deposit a check remotely log onto Touch Banking using your phone, click on the deposit option at the bottom of the screen, select new deposit and enter the deposit amount. Allow Touch Banking to access your camera by clicking OK. Take a picture of the front and back of the check following the instructions above the picture capture box.

**DO NOT ENDORSE THE CHECK. PRINT THE WORDS FOR REMOTE DEPOSIT CAPTURE ONLY** on it.

It may take up to 24 hours for you to see the deposit in your account and up to 3 days if you make the remote deposit after business hours on a Friday.

## Quarterly Post Office Contest

Can you identify the Monmouth County Post Office pictured below? Let us know and you will be entered into our quarterly drawing for a chance to win a \$25.00 VISA Gift Card

Email your guess to:  
[lcoolahan@monmouthpostalcu.org](mailto:lcoolahan@monmouthpostalcu.org)



Congratulations to **Charity Morris** of the Long Branch Office who correctly identified the post office at right as the Keansburg office!

