



Calling All CCAs: We Want You To Join The Credit Union!

CREDIT UNION WILL CLOSE:

- May 25, 2015
- July 3, 2015
- Sept 7, 2015
- Oct 12, 2015
- Nov 26, 2015
- Nov 27, 2015

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FEES:

Bad Address	\$2.00 per month
Dormant Account	\$5.00 per month
Below Minimum Balance (Ckg)	\$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*	5% of monthly Pymt

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

April Showers Bring May Flowers

And vegetables too! May is a great time to plan and plant a vegetable garden. No space? No worries! Container gardening is a very popular alternative to regular garden beds. Plan your garden or place your containers in a sunny space with at least 6 hours of sunlight each day. Tomato, Eggplant and various types of Peppers are easy to grow and can be done either in a bed or containers. Cumber, Watermelon and Strawberries grow on vines and will take up more room. Strawberries however are ideal for container gardening

and local nurseries even sell special pots to grow strawberries in. Herbs are also great to grow in both beds and containers. Basil, Chives, Mint, Parsley, Oregano and Rosemary are all excellent choices and can be used in many everyday dishes you prepare. Mint should be grown in a container as it spreads very quickly and is likely to take over your garden! Remember to keep the soil moist so that your plants will flourish! Good Luck and Enjoy!



Can you identify the Monmouth County Post Office shown below? **If you are a member** stop in, call or email your answer to be entered into our Quarterly drawing for a chance to win a \$25.00 VISA Gift Card

lcoolahan@monmouthpostalcu.org



Teresa Scherzinger correctly identified the office above as the New Monmouth Branch. Teresa received a \$25.00 VISA Gift Card. Many thanks to all who entered and keep those entries coming!



Refer a family member or fellow postal worker and receive \$25.00



Youth Share Accounts began receiving .50% interest back in August on balances up to \$2500

Now is a perfect time to open that account for your

COMPARE OUR RATES WITH LOCAL BANKS WE WANT TO SAVE YOU MONEY

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

For a limited time get a \$50.00 VISA Gift Card with any new Auto Loan



~NEW~

Home Banking

By now members should be using the updated home banking system. If you're not, take a look on the website. You will simply need to re-enroll your account. This new system is very user friendly. Just log on to our site: www.monmouthpostalcu.org from a laptop or desktop computer and click on the Home Banking tab to your left as you normally would. Instead of logging in on this screen, click on the Enroll Online tab to the left. Follow the directions to set up your account. You can use the same log in ID and password that you had, (no spaces or special characters) you are simply re-enrolling your account.



Mobile Banking App

Mobile Banking has been in place for all Credit Union members for several months now. When you log into your Home Banking account, you will see a button labeled Mobiliti on the right side of the screen, click on that and follow the instructions for set up. If you have any trouble feel free to call with any questions 732-219-0009

Remote Deposit Capture

Check out our newest feature:
Remote Deposit Capture

Just log on using your Mobile Home Banking App and select the deposit option at the bottom of the screen then select new deposit and the account you would like to put it in. Allow Touch Banking to access your camera by clicking OK. Finally take a picture of the front and back of your check noting the instructions above the picture capture box. **DO NOT ENDORSE THE BACK. PRINT THE WORDS FOR REMOTE DEPOSIT CAPTURE ONLY**