

December 2017

Volume 65

# Quarterly Newsletter

Monmouth County Postal Employees Credit Union



## Free VISA Gift Card

when you are approved for a new auto loan

New and used auto loans are 3.00% if your credit score is 600 or above and 3.99% if it is below 600.

The Credit Union will fund 90% of the Kelly Blue Book Value for used cars and 100% of the purchase price for new cars (excluding tax, title and DMV fees)

### NEW 7 YEAR CAR LOAN

New cars over \$25,000 can now be financed for 7 years at a low 3.25% with a credit score over 700

The Credit Union will be Closed:

- \* January 15, 2018
  - \* February 19, 2018
  - \* March 30, 2018
- 1/2 Day

## Remote Deposit Capture Feature

Many of you have been using the Remote Deposit Capture Feature available on our mobile app. With this feature you can deposit a check into your checking account by simply taking a picture of it using your mobile phone!

It is very important that you print the words **FOR REMOTE DEPOSIT CAPTURE ONLY** on the back of your check. If you do not, your check will not be deposited into your checking account.

Also please remember that 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.

If you haven't used this feature but would like to, just 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.

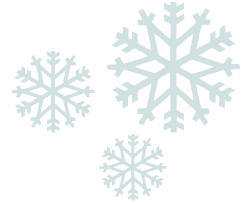


Congratulations to Cheri Dix who correctly identified the post office above as the Oakhurst Office. Cheri won a \$25 VISA gift card!

If you are a Credit Union member and can correctly identify the post office shown below you can enter to win a \$25 VISA gift card! Email your guess to: lcoolahan@monmouthpostalcu.org



## Great Loan Rates



Monmouth County Postal Employees Credit Union

171 Broad Street  
PO Box 518  
Red Bank, NJ 07701

Tel: 732-219-0009

Fax: 732-219-5269

E-mail: [ccosta@monmouthpostalcu.org](mailto:ccosta@monmouthpostalcu.org)

[www.monmouthpostalcu.org](http://www.monmouthpostalcu.org)

**Youth Share Accounts .50% interest up to  
\$2500**

New & Used Vehicles	<b>3.00% - 3.99%</b>
New/Used 6 Year Term	<b>4.49%</b>
Signature Loan	<b>VARIABLE</b>
Second Mortgage	
5 Years	<b>3.50%</b>
<b>10 years</b>	<b>3.75%</b>
<b>15 years</b>	<b>4.00%</b>
Computer Loan	<b>VARIABLE</b>

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Last Chance for Winter  
Loan  
Ends January 31, 2018

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## Carbon Monoxide : The Invisible Killer

Carbon monoxide is an odorless, colorless gas that often goes undetected striking victims caught off guard or in their sleep. This "silent killer" is produced by burning fuel in cars or trucks, small engines, stoves, lanterns, grills, fireplaces, gas ranges, portable generators or furnaces. When the gas builds up in enclosed spaces, people or animals who breathe it can be poisoned. Ventilation does not guarantee safety.

Winter can be a prime time for carbon monoxide poisoning as people turn on their heating systems and mistakenly warm their cars in garages.

The National Safety Council recommends you install a battery-operated carbon monoxide detector in your home near the bedrooms. Check or replace the battery when you change the time on your clocks each spring and fall.

The CDC offers these additional tips:

- Have your heating system, water heater and any other gas or coal-burning appliances serviced by a qualified technician every year
- Do not use portable flameless chemical heaters indoors
- Never use a generator inside your home, basement or garage or less than 20 feet from any window, door or vent; fatal levels of carbon monoxide can be produced in just minutes
- Have your chimney checked and cleaned every year, and make sure your fireplace damper is open before lighting a fire and well after the fire is extinguished
- Make sure your gas appliances are vented properly
- Never use a gas oven for heating your home
- Never let a car idle in the garage

Know the symptoms of carbon monoxide poisoning

**Low to moderate carbon monoxide poisoning is characterized by:**

Headache, Fatigue, Shortness of breath, Nausea and/or Dizziness

**High level carbon monoxide poisoning results in:**

Mental confusion, Vomiting, Loss of muscular coordination,

