# FDU FCU Newsletter FALL 2023



Please join us for our 2022 **Annual Meeting on October** 24, 2023 at 2:30pm at the Madison Office or via teleconference. All members are welcome to attend. All members attending the meeting will be entered into a drawing for a \$50.00 gift card. There were no nominations received by the committee. No nominations will be accepted from the floor. If you are interested in volunteering for a credit union position, please contact the Credit Union. Please call the credit union for teleconference instructions.

## Holiday Loans

## Holiday Loans

#### Applications accepted beginning October 23, 2023

- 12 month payback with a .25% discount through payroll deduction or automated transfer
- Borrow up to \$2500.00
- Non-Refundable \$20.00 Application Fee.
- Call 973-301-0931 to apply





### SKIP THE TRIP

### Deposit your check remotely

- Call us to sign up for online banking.
- Download our new mobile app (fdufcu) from Itunes or Google Play Store
- Take a picture of your check



You can skip your December loan payment and have extra cash in your pocket. To take advantage of our Skip a Payment program complete and sign the form below and return it to the Credit Union by November 30, 2023:

Name\_\_\_\_\_ Account Number\_\_\_\_\_

Loan Number\_\_\_\_

I understand that by signing this form, interest will continue to accrue on the unpaid balance and a \$25.00 fee will be charged for a Consumer Loan and \$35.00 for a Home Equity Loan. Closed End Loans require fees paid in cash or from your Credit Union account. I understand that only current loans in good standing with the Credit Union are eligible and it is my responsibility to verify that this skipped payment request has been approved.

Fee \$25/\$35 per loan \$\_\_\_\_\_Paid CASH\_\_\_\_\_SAVINGS\_\_\_\_CHECKING\_\_\_\_

Signature\_

Date\_\_\_

Some Restrictions Apply

\*\*\*Credit Cards and Pay Day Alternative loans do not qualify for this program

The Credit Union will be closed on

October 9,2023 November 23, 2023 December 25, 2023

Holiday Club account balances will be transferred to your share or share draft account beginning October 16<sup>th</sup> for your convenience. Please call our office for more information.

We offer full financial services electronically including loans, home banking, debit cards, remote deposits, bill payment and e-statements. Please call our office if you need help setting up any of these services.

Our lobby is open Monday through Friday 10am to 3pm.