

**FDU FCU**  
**Newsletter**  
**FALL 2024**



Please join us for our 2024 Annual Meeting on December 19, 2024 at 3:00pm 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.

Join us on October 17, 2024 as we celebrate International Credit Union Day. Refreshments and gifts will be available in our lobby.

Holiday Loans  
**Holiday Loans**

**Applications accepted beginning October 21, 2024**

- 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

# SKIP A PAYMENT

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, 2024:

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 14, 2024  
November 28, 2024  
December 25, 2024**

**Holiday Club account balances will be transferred to your share or share draft account beginning October 18th 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  
Thursday 10am to 4pm  
The last Saturday every month 9am to 12pm**