

CURRENCY

A Quarterly Publication of Novartis Federal Credit Union

SPRING 2016



Isn't it Time to Reward Yourself?

Every time you use your Novartis Federal Credit Union Debit or Credit Rewards card you earn points that can be redeemed for great merchandise and travel rewards. Have you checked your point balance lately? Just log into www.CURewards.com or take a look at your monthly credit card statement. From electronics to luggage, jewelry to fitness gear there is something for everyone. If travel is on your mind you can redeem points for flights, cruises, vacation packages and more. All the details on points needed and redemption steps is available on the Rewards website. You can also combine points from your debit and credit card usage to get to the point level you need faster. And remember your Novartis Federal Credit Union cards have the added security of EMV chip technology which adds an additional level of security when used at chip-enabled terminals. Card activity is also monitored around the clock by our state of the art fraud detection software. So remember to choose your Novartis Federal Credit Union card for every transaction, build up our points and then **REWARD YOURSELF!**

Spring is the Time for a New, or New to You, Car

When you think about it, you probably have many fond memories of your car: That time you and a friend got hopelessly lost on a road trip; countless hours spent working on it in your driveway; and the times you pushed your luck running on fumes searching desperately for a gas station.

Yes, your car has served you well over the years, but maybe it's time to start thinking about a new one. You've probably saved a little money lately because of lower gas prices. The money you're saving can be put towards payments on a sweet new ride.

Even with your fuel savings, however, you will most likely need an auto loan. Before you jump into a loan from your local dealership, visit your credit union. With lower rates, flexible terms, and personalized service, your credit union is the ideal place to take out a loan. You may have a better chance of being approved, and the professionals at Novartis Federal Credit Union can provide you with a multitude of financial educational resources. The credit union also offers affordably priced GAP coverage at rates far below what dealers charge.



With rates as low as 1.99% APR*, it's time to visit a Novartis Federal Credit Union branch and speak to a loan professional or call the loan department at 973-947-1000, Option 2 to review your options. Then get out there and enjoy those new wheels.

*Annual Percentage Rate

Inside This Issue:

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- Holiday Closings

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Federal Credit Union
www.NovartisFCU.org • info@NovartisFCU.org



Financial Planning Services Seminars

Come Have Lunch and Learn More About Your Finances

Mary LaFerriere, the Credit Union's Financial Advisor, will be holding several FREE Financial Planning Seminars this year. We invite you to join us for lunch in our Ridgedale office and learn strategies to plan for tomorrow. All seminars are held from 12 to 1 PM. If you are unable to attend the seminars, but are interested in learning more or would like a personal consultation, appointments can be made by calling our Ridgedale office at 973-947-1000 x107.

Seating for the Seminars is limited, please RSVP to 973-947-1000 x107 or Ridgedale@NovartisFCU.org. If you have a physical or medical condition or dietary restriction requiring special attention please advise us so proper arrangements can be made.

Basic Estate Planning – May 4

Social Security and You – July 6

Income for Life – August 3

Weathering a Bear Market – September 7

Social Security and You – October 5

Basic Estate Planning – November 2

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What “Unretirement” Means for You

Today's baby boomers are “unretiring”. The result is an aging workforce that is bringing on a societal shift in America. This generation is healthier and more educated than their counterparts in any previous generation, craves the socialization that



comes from working and considers the skills, knowledge, and experience they've gained as a big part of who they are. Because of this new dynamic you'll be seeing a different approach to the “retirement years”. For example, new small businesses are being formed by people between the ages of 55 and 64 who work at home or use work-sharing spaces and employment agencies are being formed by retirees – for retirees. In addition phased retirement programs created by some companies view retirement as a long term event rather than an end-date. Another consequence of these changes in the retirement culture are that Millennials and Gen Xers know they have time to pursue more than one, or even more than two, career paths.

If you're considering an encore career, think about what you want to get out of your new profession. Here are some reasons retirees continue working according to a report by Merrill Lynch:

- A desire to achieve more. Sixteen percent of retirees feel ready to tackle bigger projects, such as opening their own business.
- They want to give back. Of these working retirees, 33% want to pursue charitable work or humanitarian causes they care passionately about.
- Because work is enjoyable. While they may need the money, 24% say they are simply happier when they are working.
- It keeps them sharp and active. Many report that working keeps them mentally and physically healthier.

If you need help sorting through your retirement-plan options, you can set up an appointment with our financial adviser, Mary LaFerriere by calling 973-947-1000 x107. Also consider attending one of our free Lunch and Learn Seminars facilitated by Ms. LaFerriere – see schedule on this page for dates and topics.

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HOLIDAY CLOSINGS

Memorial Day
 Monday, May 30, 2016

Independence Day
 Monday, July 4, 2016

NOVARTIS

Federal Credit Union



Loan Department

973.947.1000 – FAX: 973.947.0999

East Hanover Office (Bldg. 315)

One Health Plaza, East Hanover, NJ 07936
 862.778.8160 – FAX: 973.781.6877

Home Loan Department

877.885.4044 – FAX: 973.240.2201

Ridgedale Avenue Office

124 S. Ridgedale Avenue, East Hanover, NJ 07936

e-C.U.P.I.D. & A.R.R.O.W.

www.NovartisFCU.org

Novartis Federal Credit Union is registered with the
 Nationwide Multistate Licensing System (NMLS).
 Our NMLS Registration Number is 422379

HOURS OF OPERATION

The Ridgedale Avenue Office is open Monday – Friday 9:00 AM – 5:00 PM; the Drive-Thru is open 8:00 AM – 5:30 PM.

The teller windows in East Hanover are open Monday – Friday 8:30 AM – 5:00 PM for conducting financial transactions.

Member Service Representatives are available to answer questions and assist in loan processing at our Ridgedale and East Hanover offices from 9:00 AM – 5:00 PM daily.



The Perfect Gift Choice for Every Spring Event

Now is the time to stock up on VISA® Gift Cards for all your gift giving needs.



Perfect for Mother's Day, Father's Day, graduations and weddings the cards come in a variety of styles and can be loaded in amounts from \$25 to \$500 with a low \$2.95 per card fee. So celebrate this spring with the perfect gift for all occasions. We even give you a free greeting card to complete your gift!

