

CURRENCY



A Quarterly Publication of Novartis Federal Credit Union

WINTER 2014



Buying a House? Get a Head Start

If you're planning to purchase a house in the near future, we'll help you get on track – early in the process.

From calculating a price range you can afford, to helping you check your credit status, we'll get you started. That way when you're ready to buy, some of the work already will be done and you'll be well on your way.

Call 877.885.4044 or stop by today. We'll give you a head start and help you through the entire process.

IRA Catch-Up Contribution Deadline April 15

For tax year 2013, the maximum IRA (individual retirement account) annual contribution limit increased to \$5,500. If you are age 50 or older at the end of the calendar year, you have until midnight April 15, 2014 to take advantage of an IRS catch-up provision by contributing an extra \$1,000.



Tax Season is Here!

Direct deposit your IRS refund check at the Credit Union. All you need is our Routing Number: **221278556** and your 4 or 5 digit account number! It's that simple to receive your refund safely and sooner!

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NOVARTIS
Federal Credit Union

www.NovartisFCU.org • info@NovartisFCU.org

Good Habits Protect Your Plastic Cards Against Fraud

Practicing good habits goes a long way to keeping you and your cards safe.

Plastic card fraud statistics are up, and much of the fraud comes from criminal activities we can't control. But safeguarding your cards – and identity – from the risk of exposure starts with keeping constant control of your cards, card numbers, and any other information about your financial information.

“Paperless” cash is convenient, accepted almost everywhere, and, in proportion to the volume in use, very safe. But with convenience comes risk.

At Novartis Federal Credit Union, we're proud of the measures we take to help protect your cards. But we all need to be responsible and aware of actions that will minimize risk and keep our cards safe.

Make good habits and stop bad ones to minimize your card risk.



For example, if your card has a PIN (personal identification number), memorize it. Skip easily recognizable PINs such as the last four digits of your Social Security number or phone number. Also, carry only cards you're going to use and leave all other cards in a safe place at home.

Providing your personal and financial information to anyone can lead to ID theft and phishing attacks. Know whom you're dealing with. When it comes to card safety, if you don't practice good habits, you'll pay. The good news is, practicing good habits goes a long way to keeping you and your cards safe.

Lunch & Learn Seminar Schedule for 2014

Sign Up Early as Seating is Limited!

Our popular Lunch & Learn Seminars will be held the first Tuesday of every month throughout 2014 at the Ridgedale Avenue Office. Other locations may be added as demand or requests are made. Keep an eye on our website for updates:

February 4th – Social Security Benefits

March 4th – Home Buyers Seminar

April 1st – Steering Toward Retirement with IRA's

May 6th – Advice for Women Investors

June 3rd – Credit Score Enhancement

July 1st – Basic Estate Planning

August 5th – Social Security Benefits

September 2nd – Budgeting Basics

October 7th – Home Buyer's Seminar

November 4th – Steer Toward Retirement with IRA's

December 2nd – Advice for Women Investors



Sign up for any seminar by calling or emailing Marianne Mosca at the Ridgedale Avenue Branch MMosca@NovartisFCU.org.

Join Us for the 67th Annual Meeting



The Credit Union will hold its 67th Annual Meeting on March 26, 2014 at our main office located at 124 So. Ridgedale Avenue, in East Hanover, New Jersey at 5:30 p.m. Mark your calendars and make plans to join us. We will be serving refreshments and light appetizers. Attend the meeting for your chance to win a great door prize. We hope to see you there!

The Nominating Committee for the Novartis FCU has nominated the following individuals to be elected and serve as volunteers:

	Years on Board	Years on Committee
Board of Directors		
Frank Unger	15	5
Ann South	20	—
Lorraine Gaglioti	1	2
Credit Committee		
Jenney Bencivengo	11	4

Any member who wishes to run for a position on the Board of Directors or the Credit Committee may do so by submitting a petition for nomination.

Each petition must be signed by a minimum of 70 members of the Credit Union with the signature of the member, together with their printed name and the last 2 digits of their account number for verification. Any nomination by petition must be accompanied by a signed *Certification* from the nominee indicating they are agreeable to nomination and will serve, if elected, to the Board of Directors or Credit Committee of the Credit Union. Each nominee must also submit a *Statement of Qualifications* and biographical data with the petition. According to the By Laws of the Credit Union, there will be no nominations from the floor at the annual meeting and elections shall be by ballot. All nominations by petition must be filed with the Secretary of the Credit Union at least forty (40) days prior to the meeting.

ATTENTION:

High School Seniors

2014 Scholarship Applications are Available Now



Novartis Federal Credit Union is taking part in the New Jersey Credit Union League's Youth Involvement Board's (YIB) 2014 statewide Scholarship program. If you are a high school senior and

a member of the Credit Union, you are eligible to apply!

The YIB scholarship is an award of up to \$1,000 to be paid jointly to the winning student and the student's chosen accredited educational institution. The applicant must be a member in good standing at Novartis Federal Credit Union and must be enrolled as a high school senior at the time of the application. Scholarship funds must be used: 1. for tuition or textbooks; 2. only at an accredited educational institution (2- or 4-year college, university, or technical school).

The judging of the entries will be performed by YIB volunteers and is based on academic performance, extracurricular activities, community service/involvement, references, and personal goals.

Interested in applying? Visit the Scholarship Application Link on the "What's New" page of our website for the Student Application. Fill out the application and return it to the Credit Union by April 1, 2014. **Good luck!**

Score the Perfect Auto Loan

Score the perfect new- or used-car loan from your credit union.

Don't be blindsided by dealer offers. Hustle in to the credit union and check out our financing and competitive loan rates.

Rates
as low as
1.99% a.p.r.



Need Financial Planning Assistance?



To make an appointment for your free financial planning session, call our MEMBERS Financial Services Representative, Mary LaFerriere at 973-947-1000 extension 107.

Representatives are registered through, and securities sold through CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the Credit Union.

CUPID is Going Mobile!
Check back soon for more details!

Update Your Contact Information

Changed your email address? Have you recently moved or changed your phone number? If so, did you let us know about it here at the Credit Union? It is important for us to have your most current contact information so that we may keep you informed on matters regarding your account and knowledgeable about all the latest tools and products we have to offer. To update your information, contact any of our Member Service Representatives or visit a branch.

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

Parsippany Office

200 Kimball Drive, Parsippany, NJ 07054
973.503.8210 – FAX: 973.503.8213

Home Loan Department

877.885.4044 – FAX: 973.240.2201

Ridgedale Avenue Office

124 S. Ridgedale Avenue, East Hanover, NJ 07936
973.947.1000 – FAX: 973.947.1001

Suffern Office

25 Old Mill Road, Suffern, NY 10901
845.368.6408 – FAX: 845.368.6380

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

www.NovartisFCU.org

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.

Other office hours can be found on our website at www.NovartisFCU.org – “about us”.

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

HOLIDAY CLOSINGS



Martin Luther King Day
Monday, January 20, 2014



President's Day
Monday, February 17, 2014

Ridgedale Branch – CLOSED
Campus Branches – OPEN