



## More for You: Valuable Tools & Resources!



### Mortgage and Real-Estate Services... All in one place

- ▶ Home Buyers Guide
- ▶ Licensed Realtor List
- ▶ Mortgage Advice

### Financial Education... Advice for Your Money

- ▶ Financial Webinars
- ▶ Take Five: Monthly Financial News
- ▶ Novartis FCU Newsletter



### Protect Yourself... Awareness and Prevention

- ▶ FTC Coronavirus Scams
- ▶ Identity Theft
- ▶ Social Security Number

### Everyday Savings & Benefits... Chosen with YOU in Mind

- ▶ Love My Credit Union: over 15 businesses offering discounts
- ▶ Free Travel Club Membership
- ▶ Auto and Home Owners Insurance



### Financial Planning Tools... Budget, Balancing & Planning

- ▶ Wealth Management
- ▶ Personal Financial Management Tool (PFM)\*
- ▶ Loan and Savings Calculators

\*PFM is located inside Online Banking.

Go to [www.novartisfcu.org](http://www.novartisfcu.org) to learn more.

## 2019/2020 President's Message

During 2020, we have been challenged with a new way of banking and assisting our members. Since COVID-19 heightened in March, we needed to take safety measures that not only protected the members, but the staff as well. We closed access to our lobby and limited the hours of operation. We implemented "by appointment only banking" so that we could still provide the lending services needed during this difficult time. Our focus needed to switch to the "new normal". Although at times it was hard to grasp the magnitude of the pandemic, we never lost sight of providing our members with the best service possible. We helped those in need during this unprecedented time in our country as businesses closed, people were laid off and fell on hard financial times.

We re-opened in September with professionally installed sneeze guards in the teller and platform areas. We require mandatory mask wearing upon entry and 6 feet social distancing. We have hand sanitizer available on our counter for you to take home, and a dispenser by the door for in-building use. We are doing our part to help stop the spread of the virus. We are proud to say that we were able to continue to be there for our membership and staff during this difficult time in America.

In 2019, we added new staff members, CFO Christopher Johnson and Vice President of Lending and Operations Stephen DiGioia. In 2020, we hired a Senior Lending Manager, Patricia McNeil. We continue to make strides to move the credit union forward. Some of the changes we have made include our new website, new look for monthly account statements, IT upgrades, building upgrades, system upgrades and new products and services scheduled for a 2021 launch. We continue to look for new ways to help our members and move the credit union in a new direction for today's banking needs.

As the President/CEO, I am very fortunate to be surrounded by a group of professional and dedicated staff and volunteers that I have ever had the pleasure of working with. The many hours of volunteer services provided by our Board of Directors, Credit Committee, and Supervisory Committee is evident in the progress that we have made. We will continue to work hard for our membership's financial well-being. We thank you for choosing Novartis Federal Credit Union for your financial needs.

I would like to thank everyone for their contribution to our success and look forward to a successful year to come.

Respectfully Submitted,

*Linda L. Rheiner* President/CEO

## The Only Challenge is the Wrapping Paper

If you've been dreaming about a new car, check off your name on your holiday gift list. With rates **as low as 3.25% APR\*** and fast loan approvals, your only challenge will be the wrapping paper!

Let us help make your car buying wish come true and get your car loan pre-approved today.

To apply, make an appointment with a loan officer or apply from the comfort and security of your home by visiting us online at [www.novartisfcu.org](http://www.novartisfcu.org) today.



*Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Rate may vary based on credit worthiness and term. APR=Annual Percentage Rate. APR subject to change at any time and is based on the Prime Rate as disclosed in the Wall Street Journal as of the 25th of the previous month. The APR will never go higher than 18%. Payment Example: \$30,000 borrowed at an APR of 3.25% for 72 months = \$459.17.*

## A Gift That's Sure to FIT

Is there someone on your gift list that's hard to shop for? Take the guess work out of what to buy with a **Visa gift card**.



With gift card values between \$10 and \$1,000, there's a present for everyone! You can purchase a gift card at our branch, drive-through or we can send via FedEx for only \$10.00 to any address in the USA.

All cards get a free gift envelope. To order a mailed card, call us at 973.947.1000 ext 105.

New sweater? Risky. A credit union gift card? A perfect fit.

## Webinars that EMPOWER!

### WOMEN AND INVESTING

**Tue Oct 13th 12:00pm – 1:00pm**

Learn about what, how and best ways to invest.

**Registration is required.**

### INCOME FOR LIFE

**Tue Nov 10th 12:00pm – 1:00pm**

Learn about the best practices for your future.

**Registration is required**

### REGISTRATION

Go to <https://novartisfcu.org/events-and-holidays/> or call Michele Martine at 973-947-1000 ext 106.



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

Email: [Info@NovartisFCU.org](mailto:Info@NovartisFCU.org)

### MAIN BRANCH

124 South Ridgedale Avenue  
East Hanover, NJ 07936-3190

Phone: 973-947-1000

### BRANCH HOURS:

Monday – Friday

9:00 a.m. – 4:00 p.m.

### DRIVE-THRU:

Monday – Friday

8:30 a.m. – 5:00 p.m.

### CAMPUS BRANCH

(currently closed)

### FREE WORLDWIDE ATM

To find a free worldwide ATM, go to [novartisfcu.org](http://novartisfcu.org) and click the Allpoint icon at the bottom of the home page.



## HOLIDAY CLOSINGS

### COLUMBUS DAY

Monday, October 12, 2020

### VETERANS DAY

Wednesday, November 11, 2020

### THANKSGIVING BREAK

Thursday, November 26, 2020

Friday, November 27, 2020

### CHRISTMAS EVE

Thursday, December 24, 2020

1:00 pm Closing

### CHRISTMAS DAY

Friday, December 25, 2020

### NEW YEARS EVE

Thursday, January 31, 2020

3:00 pm Closing

### NEW YEAR'S DAY

Friday, January 1, 2021

