

NOVARTIS NEWS

FEDERAL CREDIT UNION

Summer 2021

Published for Members of Novartis Federal Credit Union

OUR CHECKING ACCOUNTS COME LOADED WITH OPTIONS THAT EMPOWER YOU!

Open a Novartis FCU Checking Account & **GET \$50**

PLUS: chance to win a **\$500** Visa Gift Card!



Your checking account at Novartis FCU gives you:

- uCHOOSE Rewards on Debit Card purchases** YES
- No minimum balance** YES
- No monthly fees** YES
- Online Banking with Bill Pay** YES
- E-Statements** YES
- Mobile Banking App** YES
- No fee ATMs (55,000!)** YES

Visit us at www.novartisfcu.org or at our branch to open your account.*

*No purchase necessary to enter. Open to all U.S. Residents. Subject to federal, state, and local laws and regulations. Must be 18 and over to enter and eligible to open a checking account. Sponsored by Novartis Federal Credit Union 124 South Ridgedale Ave, East Hanover, NJ 07936. A new checking account opened between June 7, 2021 and July 30, 2021 will be eligible for \$50.00 deposited to the new account 90 days after account opening and a chance to win a \$500 Visa Gift Card. Rewards will be deposited 90 days after the requirements have been met as long as accounts are open and in good standing. Requirements include: A Share account with a minimum deposit of \$5.00 and the opening of a new checking account at Novartis Federal Credit Union with a \$100 deposit, ordering and using a debit card 12 times in the first 90 days, enrolling in e-statements, and setting up a direct deposit. Drawing will take place on October 29, 2021. The odds of winning a prize will depend on the number of entries. One winner will be drawn from entries. Winner will be drawn at random. Winner will be notified via the contact number or email address on file with the credit union. To enter without opening a checking account, send us a 5 x 3 post card with your name, address and phone number with a post mark no later than July 30, 2021, to Novartis Federal Credit Union, 124 South Ridgedale Ave, East Hanover, NJ 07936, Attn: Checking Drawing. By participating in the contest, entrants agree to release and hold harmless the Sponsor, the parent company and respective subsidiaries, affiliates, advertising and promotion agencies and other companies associated with the contest, and each of their respective officers, directors, employees, volunteers, representatives, and agents from and against any claim or cause of action arising out of participation in the contest or receipt of prize. Novartis Federal Credit Union is not responsible for any technical issues in conjunction with this contest or declined transactions. Novartis Federal Credit Union employees, board members and their family members are not eligible to participate. Existing Novartis FCU members with an open checking account are not eligible to receive this offer. Account opening is subject to approval. Cash bonus may be considered interest reportable on IRS Form 1099-INT.

Make Memories at Home with a **HOME EQUITY LOAN**



Get the funds you need to make home renovations, finance a college education, even take a vacation. You have a **choice!**

If it's **FIXED** you prefer...

Lock in an interest rate with confidence that it will never increase:

- Fixed rate up to 15 years
- Borrow up to 90% loan to value
- No fees*

If it's **FLEXIBILITY** at a **LOWER RATE** you prefer...

Choose the variable rate home equity loan!

- Borrow up to 90% loan to value
- No fees*
- 10 year draw period

APPLY TODAY!

Go to our website and click Loans, then Home Equity Loans.

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%. HELOC is a variable-rate line of credit secured by primary residences with up to 80% combined loan to value (CLTV) ratio for well-qualified applicants. *Any processing fees or appraisal fees are waived at the time the loan closes. If the loan is paid off within the first year, these fees will be added to the amount required to satisfy the loan.

KEEP YOUR VALUABLES SAFE!

We have a safe way for you to protect your valuables and important papers that would be difficult or impossible to replace.

Safe Deposit Boxes are available at our branch: 124 South Ridgedale Ave, East Hanover, NJ. Access your box anytime, without an appointment during our regular business hours. Box prices are charged annually and payment is debited from your Novartis FCU Savings or Checking account.

Go to novartisfcu.org/investing/safe-deposit-boxes/

SMART SHOPPING & Our Credit Card GO HAND IN HAND!



On your next shopping trip, be sure and take the Novartis Federal Credit Union Credit Card with you:

- REWARDS on ALL purchases: merchandise, travel or cash!
- No Annual or Cash Advance Fees*
- Card Lock/Unlock as needed
- Use the card in your Digital Wallet
- Manage online

Apply TODAY at www.novartisfcu.org.

*All loans are subject to Novartis Federal Credit Union lending guidelines and credit worthiness.

Save Money and Get Money!

Our partner, Love My Credit Union has great offers:

- ▶ Get \$100 from Carvana
- ▶ Save on Cell Phone Plans
- ▶ Save and Protect with credit monitoring and identity theft monitoring

Go to <https://rewards.lovemycreditunion.org/>

Ready To Travel...?



As a Novartis FCU member, you can have a COMPLIMENTARY MEMBERSHIP (\$99 value) to the **Credit Union Travel Club**, an online travel booking site exclusively for you.

Unlock real savings on hotels, cruises, vacation packages – save up to 65%...

- 1700+ hotels in 185+ countries
- 16 major cruise lines
- 175+ major airlines
- rental cars, activities and more

So if you are ready to travel, why not take advantage of your FREE membership? More time on vacation, more money in your pocket and more of what matters to you most! Go to Credit Union Travel Club at <https://www.credituniontravel.com/novartisfcu> to start your adventure.

DID YOU KNOW?

Your family members are eligible for credit union membership! Contact us at 973-947-1000, ext. 105 for more information.



www.NovartisFCU.org
Email: 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 and click the Allpoint icon at the bottom of the home page.



HOLIDAY CLOSINGS

Labor Day

Monday, September 6, 2021

Columbus Day

Monday, October 11, 2021

NOT HEARING FROM US?

To keep you informed, we need your current email address and cell/home phone number. Go to our website for a change form or go to Online Banking to update.

