

CURRENCY

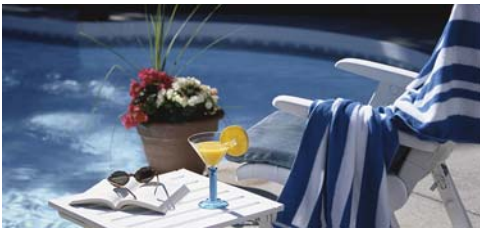


A Quarterly Publication of Novartis Federal Credit Union

SUMMER 2009

CU Rewards Points

You Work Hard, Reward Yourself!



Wouldn't it be great to earn a little something extra when you are spending money? Well, with Novartis FCU's Debit Rewards & VISA Platinum Rewards cards, you can! It's easy to earn valuable points towards premium merchandise, exciting travel opportunities, and gift cards every time you sign for a purchase!

When you use your VISA Debit Rewards card for a signature based transaction, or anytime you use your VISA Platinum Rewards Credit Card, valuable points are earned toward name brand electronics, house wares, fitness equipment and jewelry. You can also chose to redeem them for great travel options such as airline tickets, hotels, cruises, rental cars, and tours. Points can also be redeemed for select gift cards.

CU Rewards provides a web site for you to select merchandise or travel you have earned. Visit CURewards.com to learn more about the program and view all the exciting awards available.



Super Low Home Equity Rates!

Apply By August 31st to Qualify!

Open a new Home Equity Loan with the Credit Union and receive a rate as low as 3.75%.

Apply today! No Closing Costs! Fast Approval! A Home Equity Line of Credit from Novartis Federal Credit Union can serve as a cash reserve when you need it most. With your home as collateral, you can write a check for the amount you need and pay only on the money you use. There's no need to apply for a loan each time you need money, and monthly payments can be low as \$100 per month.

It is very important to make sure your current Home Equity Line that you have at another institution is right for you. The interest rates for our Home Equity loans start at one half percent (1/2%) ABOVE* the prime rate for the life of the loan, and the interest you pay can be tax deductible. It may pay to refinance now. To learn more about a Novartis FCU Home Equity Line of Credit, call our Loan Department at 973-947-1000, Option 2.

*The Home Equity loans offered through this promotion do not have a floor rate.

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

Home Repair and Remodeling Blunders: Avoid These Mistakes

You can get taken when you try to get your house fixed. The good news is that you can screen out many problems by heeding some common-sense precautions.

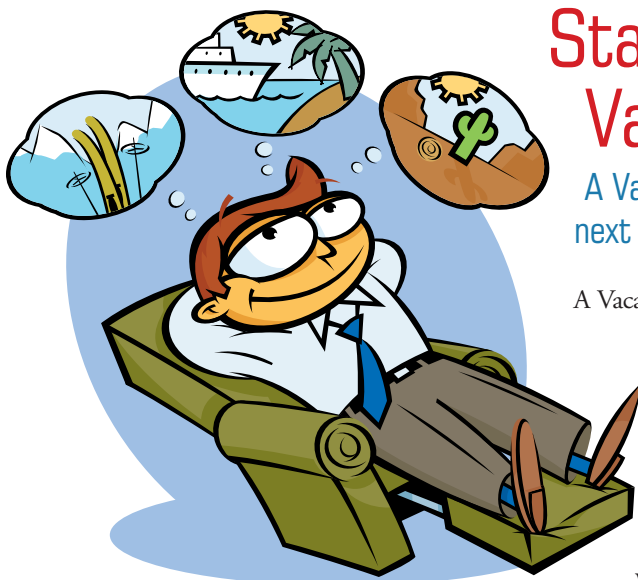
- Go through a quick inspection of your home. Maintain a checklist of the areas that have to be repaired and update it regularly.
- Don't blindly take the lowest bid. Low bidders may be offering a great deal. Or, they might be inexperienced or worse, prone to taking shortcuts.
- Maintenance matters. If you keep up with normal cleaning and inspection you could save yourself from having to do a much bigger job.
- Experts can screw up, too. Always do a background check on the company and your own research on what needs to be done.
- Ask questions first. Be sure to ask the pertinent questions before you sign the contract.
- Look ahead. Planning may be a hassle, but it's cheaper than lumbering blindly onward.
- To finance your home fixups, talk to a lender at Novartis Federal Credit Union.



Congratulations to Amanda Solch

Our 2009 Scholarship Winner

The Board of Directors is pleased to announce this year's Youth Involvement Scholarship winner is Amanda Solch. She was selected amongst fellow high school seniors who demonstrated excellence in academic performance as well as involvement in community service. She will receive \$1,000 towards her future education. Congratulations to Amanda and all of our talented applicants. We wish them the best of luck in their future endeavors.



Start Saving for Your Next Vacation Today!

A Vacation Club Account is a great way to start planning for next year's getaway!

A Vacation Club Account is a great way to start planning for next year's getaway! You can easily become one of our happy & worry free Vacation Club members by joining today – receive a free gift too! For members who took our suggestion last year, Vacation Club checks will be issued the week of July 6th.

Checks not picked up by July 10th will be mailed to the address on record. Members who have arranged to have their club disbursements automatically transferred to their savings or checking will have their funds available on or before July 2nd. Please check through CUPID or e-CUPID for the amount transferred.

Have a safe and relaxing vacation!

Family Membership is a Good Thing

Let Them Know They Can Open Their Accounts NOW!



WHO IS ELIGIBLE?

- Your Spouse
- Your Parents
- Your Children
- Your Domestic Partner

Our Ridgedale Avenue is right next door to the East Hanover Campus, offering drive-up and extended hours, making Novartis FCU very convenient for your family members. We also are a member of the Credit Union Shared Branch Network, with over **3,700 branches** nationwide. In addition, we participate with the AllPoint Network sharing over **37,000 no-surcharge ATM's** in all 50 states.



During the months of June & July, Novartis Federal Credit Union will be taking donations for the Children's Miracle Network. Stop in to any branch, make a donation, and we will display your name on a balloon in the lobby. No contribution is too small so visit us today and help support your local children's hospital!

Where could \$10,000 take you?

Find out by entering our ARROW Sweepstakes.

Pay at least 3 bills using *ARROW* in June and July 2009, and you'll receive an entry into the sweepstakes for EVERY bill paid!

Each bill you pay with Online Bill Pay increases your chances of winning:

Grand Prize – \$10,000	Second Prize – Garmin® nüvi® 765T GPS Unit
First Prize – \$1500 Travel Certificate	Third Prize – \$100

Visit NovartisFCU.org to get started today!

NO PURCHASE NECESSARY. Sweepstakes ends 7/31/09. Open to legal US residents residing in any of the 50 United States or DC, who are 18 years of age or older and have a unique, personal and valid social security number at the time of entry. Subject to full official rules available at <http://sweeps.pscufs.com/rules>. Void in Puerto Rico, US territories and possessions, outside of the US and where restricted or prohibited by law. Online entries require a minimum of 3 online bill payments at the financial institution's web site between June 1-July 31, 2009. Maximum number of entries per person is 30.

Your Privacy

Novartis Federal Credit Union is committed to providing you with competitive products and services to meet your financial needs and goals. We are equally committed to protecting your privacy. Federal Law requires us to give you notice concerning our privacy protection policies and practices regarding the personal information we collect and disclose about our members. Although we carefully protect your privacy, you can help by:

- Protecting your account numbers, plastic card numbers, and PINs, and passwords.
- Using caution when disclosing social security numbers, account numbers, etc. to other persons. If someone calls you, explaining the call is an official credit union inquiry and asks you for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Using extreme caution when opening and replying to unsolicited emails. Never give your account number, PIN, or social security

number over the internet. The credit union or any of our affiliates will never ask for this type of information. Please report any attempts of this nature to us and to the Federal Trade Commission. For more information on protecting yourself and your identity, please see the security section of our website. (www.NovartisFCU.org)

- Keeping your address and phone numbers current with us. If we detect potentially fraudulent or unauthorized activity or use of your account, we will attempt to contact you immediately. If you have recently moved, please let us know your current phone numbers. You can also provide us with your email address by logging onto e-cupid and clicking on "Other Services".

If you have any questions or would like a copy of our policy, please do not hesitate to contact the credit union at 973-947-1000 or by writing to: "Privacy Notice," at our East Hanover address published on the back page.

ATM Safety Tips

It's summer time! And of course that means more of being on-the-go and not always having enough cash on you. This summer, while you are out and about remember to use good judgment when stopping at an ATM. Just remember your **PASSWORD**:



- P**repare your transaction in advance.
- A**void leaving behind your receipt.
- S**hield others from being able to see your Personal Identification Number (PIN).
- S**elect ATM machines that are placed in well lit areas – especially at night.
- W**atch for suspicious activity.
- O**btain a list of alternate Free ATM's at www.allpointnetwork.com.
- R**eport any incident at an ATM to law enforcement.
- D**on't count cash at the ATM. Leave as soon as your transaction is complete and make sure you are not being followed.

Feel Like You're Missing Something?

Log on to www.NovartisFCU.org, Click on "What's New"
And get all the up-to-date info about what's going
on at your Credit Union this summer!

NOVARTIS Federal Credit Union

Loan Department

973.947.1000 – FAX: 973.947.0999

Mortgage Department

877.885.4044 – FAX: 973.947.0998

East Hanover Offices (Bldg. 405 & 432)

One Health Plaza, East Hanover, NJ 07936

862.778.8160 – FAX: 973.781.6877

Park Avenue Office

180 Park Avenue, Florham Park, NJ 07932

862.778.5289 – FAX: 973.781.5351

Ridgedale Avenue Office

124 So. Ridgedale Avenue, East Hanover, NJ 07936

973.947.1000 – FAX: 973.947.1001

Parsippany Office

200 Kimball Drive, Parsippany, NJ 07054

973.503.8210 – FAX: 973.503.8213

Suffern Office

25 Old Mill Road, Suffern, NY 10901

845.368.6408 – FAX: 845.368.6380

Vreeland Road Office

12 Vreeland Road, Florham Park, NJ 07932

973.593.7681 – FAX: 973.593.7699

C.U.P.I.D.

1.888.826.LOVE

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

www.NovartisFCU.org



Sizzling Summer Sales Event!

As Low As 3.99% for
60 Months!

From now until July 31st, purchase a vehicle through Enterprise and finance with Novartis Federal Credit Union and receive a rate as low as 3.99% for up to 60 months! Log on to www.cuautodeals.com to find the Enterprise dealer near you and to preview the newest selection of late model used vehicles! Stop by a Novartis FCU branch or log on to our website to apply for this great offer!

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

Labor Day
Monday, September 7, 2009