

CURRENCY



A Quarterly Publication of Novartis Federal Credit Union

WINTER 2009



STICK TO YOUR New Year's Revvvolutions

Enterprise Used Auto Sales Event

Purchase a used vehicle from Enterprise Car Sales between January 10 and 31, 2009 and receive 1.50% off the current APR for up to 60 months! Preview the great selection of late model used vehicles and find the Enterprise dealer near you at cuauto deals.com.

Then, stop by a Novartis Federal Credit Union branch or log on to our website's online services to apply for this great loan offer!



It's Not Too Late For A Holiday Loan

Through January 30, 2009, Novartis Federal Credit Union Members are eligible for our annual Holiday Loan. With low rates and up to \$1200 available to borrow, they're a great way to eliminate holiday debt by paying off those high interest credit cards.

Stop by or call a Branch and Apply Today!

GIFT CARDS ARE NOW AVAILABLE!

VISA Gift Cards are now available at all branches. You can choose the exact dollar amount you want to give and just pay one low fee. Stop by and get one today for that special someone!



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

62nd Annual Meeting Information

The Credit Union will hold its 62nd Annual Meeting on March 25th at our main office located at 124 South 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 light appetizers and refreshments. Also, door prizes will be given away to attendees. 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		
Art Belfiore	11	22
Jenny Bencivengo	7	2
Joe Jagiello	-	6
Chris Mills	6	6
Credit Committee		
Art Belfiore	11	22

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 75 members of the Credit Union. Included should be 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. The Board of Directors are currently looking for members interested in serving on the Credit Committee. Please contact Ann South at 973-947-1000 if you would like to be considered.



ATTENTION: High School Seniors

2009 Scholarship Applications are Available Now

Novartis Federal Credit Union is participating in a statewide Credit Union Scholarship Program for high school seniors who are members of the credit union. There are two programs offered with one application. The Youth Involvement Board of the New Jersey Credit Union League awards six \$1,000 scholarships and Novartis FCU offers at least

one \$1,000 scholarship. Applicants for these scholarships are judged on academic performance, extra-curricular and community activities, references and personal goals. The Thirteenth Annual Scholarship applications are available at all branch offices or by calling 973-947-1000, Option 3 or by going online under "What's New".

MEMBERS Financial Services Can Help You Plan

Novartis FCU offers member-focused financial planning and money management help, via face-to-face personalized meetings, and through our Web site at www.NovartisFCU.org.

For personalized service, we also offer in-office financial planning with our own certified financial planner. So whether you're interested in planning for retirement, college, or any other big investment, we offer our members the opportunity to get all the information they need. You can also take advantage

of free seminars throughout the year dealing with a variety of financial topics.

To make an appointment for your free financial planning session, call our MEMBERS Financial Services Representative, Shawn Adamo at 862-778-7309.

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.



A Long, Cold Winter? Simple Energy Projects Can Save You a Bundle

With heating prices up, it's time to consider saving energy with programmable thermostats, insulation, weather-stripping and upgrading windows and doors.

Programmable Thermostat

Electronic thermostats that lower the temperature while you are in bed or away from home are the fastest, easiest way to save energy. In a cold climate, you can save about 5% for a 5° setback that lasts for eight hours. Most of these thermostats sell for less than \$100, and they're ultra-easy to install.

Insulation

Floor of unheated attic: Check recommended insulation levels, and lay new insulation at right angles to the old.

Heating ducts: Insulate in unheated attic or basement by wrapping with fiberglass insulation.

Weatherstrip

Weather-stripping is a flexible sealer for the moving parts of windows and doors. Many new windows and doors require a specific type of weather-strip, which you may locate in hardware stores or on the Web. The generic "V-strip" adapts to many doors and

windows and can even be applied in cold weather. The weather-strip at the threshold often needs replacement. If the door bottom is still leaky, add a door sweep to seal against the floor or threshold.

Caulking

Caulking seals exterior cracks around windows, doors, pipes, and vents. Scrape away old caulking and dirt, then squirt caulking into the crack.

Replace Windows & Storm Doors

Jamb kits are an easy way to update double-hung windows, with a product that can be installed and cleaned from the inside. You can install a jamb kit in less than an hour without touching the storm window, jambs, or casing molding. Battered storm doors are easy to replace on a standard-size door opening. A wooden door has better durability and will insulate better. Strip off the old door and follow directions while screwing the new one to the jambs, using a drill and other basic tools.

We have money to lend for all your home improvement projects. Call our Loan Department today.



IRS Direct

Safe, Fast & Easy

IRS Direct is a safe, fast, and easy way to get your IRS tax refund delivered to you. If you are one of the millions of taxpayers receiving a refund this year, you can take advantage of this convenient service.

Working with us, the IRS will transmit your 2008 tax refund directly to your account. Simply include the Credit Union's routing and transit number **221278556** and your four or five digit account number on your IRS 1040 form in the section labeled "Refund" and get your return up to 3 weeks earlier!

Be A Winner with CUPID's ARROW

All ARROW Bill Payer Participants Eligible for Prizes!

CUPID & e-CUPID (Credit Union Processing and Information Device) have a great partner – ARROW! (Automated Recurring and Revolving On-line Withdrawals) This is our Bill Presentment and Bill Payment Service. Once again, our ever popular Valentine's Day's Gift Drawing will also be awarded to participants of CUPID's ARROW!

To enter, all you have to do is sign up for CUPID's ARROW by February 1, 2009 and pay at least one bill. Winners will be notified February 10, 2009 – Just in time for Valentine's

Day. The following prizes will be awarded:

Grand Prize – Dinner for two at your favorite restaurant (*Up to \$100*)

Second Prize – One Dozen Roses sent to the Sweetheart of your choice

Third Prize – Large Box of Godiva Chocolates

ARROW Bill Paying service is FREE as long as you pay at least one bill per month. You can sign up today, just by logging on to our web site at www.NovartisFCU.org and clicking on the ARROW link, or stop by our



Ridgedale Branch for a quick and easy lesson at our On-Line Services area.

CUPID's ARROW is the perfect compliment to e-CUPID, our FREE on-line account access. If you are not currently using e-CUPID now is a great time to try it.

We know you will love e-CUPID & CUPID's ARROW.

When It Comes to Your Finances, There's No Quick Fix



You're bound to experience a few cuts and bruises now and then. But don't put a Band-Aid on a bleeding budget. Instead, look to us for help with personal loans, credit management, savings products ... even setting up a budget.

We can help you reach your goals—the right way. Put the Band-Aids away and visit a NovartisFCU branch. We offer long-term solutions for all of life's ups and downs.

NOVARTIS Federal Credit Union

Loan Department

973.947.1000 – FAX: 973.947.0999

Mortgage Department

877.885.4044 – FAX: 973.882.8880

East Hanover Offices (Bldg. 405 & 432)

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

Florham Park Office

180 Park Avenue, Florham Park, NJ 07932
862.778.5289 – FAX: 973.781.5351

Ridgedale 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 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

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.



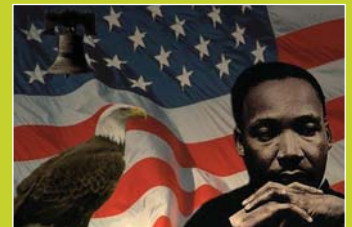
Start Your New IRA Today!



Individual Retirement Accounts (IRAs) remain one of the best investments you can make in your future. Setting a small amount aside each pay period in an IRA can really add up.

The credit union can assist you in setting up your safe & secure IRA account. For more information, please call our office today.

HOLIDAY CLOSINGS



Ridgedale Office will be closed:
Martin Luther King Day
Monday, January 19, 2009



Ridgedale & Vreeland Offices
will be closed:
President's Day
Monday, February 16, 2009

Novartis Pharma Campus
Offices will be open.