

# CURRENCY



A Quarterly Publication of Novartis Federal Credit Union

WINTER 2010



## Your Biggest Investment

Your Home is One of Life's Biggest Investments!

Novartis FCU allows you to get more from your investment with our affordable fixed and adjustable rate mortgages. Our personal service and easy on-line application process take the hassle out of applying for a home loan. *PLUS*, our attractive rates mean you have more investment power. Remember, low rates mean lower monthly payments, helping you afford what you really want.

Whether you are looking to purchase a home or refinance your current mortgage to improve your monthly cash flow, now is the time to review your home investment financing options.

When applying for a mortgage, don't overlook the powerful return that adjustable rates can offer. Adjustable rate loans offer lower initial interest rates and

monthly payments making it possible to maximize your extra monthly cash flow. If you want monthly payments to remain the same over the life of the loan, then our fixed rate mortgage is for you. You'll be assured that your monthly payment for principal and interest won't change. Let our knowledgeable mortgage professionals review all of your options and help you make the decision regarding which type of mortgage loan best suits your needs now as well as in the future!

Mortgage Rates Remain Low. If you've ever contemplated buying a new home – or want to save thousands of dollars over the term of your current mortgage – now's the time to apply. Visit our website; [www.NovartisFCU.org](http://www.NovartisFCU.org) or call us today at 877-885-4044 to learn how much you can save with a Novartis FCU mortgage loan!



## It's Not Too Late For A Holiday Loan

Were you a little *too* into the holiday spirit this year? Did you spend more than anticipated? Did those last minute gifts break your bank? Through January 29, 2010, Novartis Federal Credit Union Members are eligible for our annual Holiday Loan. With low rates and up \$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!***

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**NOVARTIS**  
Federal Credit Union  
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# 63rd Annual Meeting Information

The Credit Union will hold its 63rd Annual Meeting on March 24th 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 refreshments and light appetizers. Also, come and attend for your chance to win a great door prize. We hope to see you there!

	Years on Board	Years on Committee
Board of Directors		
Credit Committee		

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 with the

signature of the member, together with their printed name and 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.



## Direct Deposit Your IRS Check

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 2009 Tax Refund

directly to your account. Simply include the credit union's Routing & Transit Number **221278556** and your four or five digit account number on you IRS 1040 form in the section labeled "Refund". This is a great way to get your return up to 3 weeks earlier!



## Home Buyer Tax Credit Extended & Expanded!



The Home Buyer Tax Credit of up to \$8,000 for first time home buyers has been extended to include homes purchased on or before April 20, 2010! Also, the tax credit has been expanded to include repeat home buyers. To be eligible to claim the tax credit, buyers must have owned and lived in their previous home for five consecutive years out of the last eight years. These home buyers could receive a tax credit equal to 10 percent of the home's purchase price up to a maximum of \$6,500. If you think you qualify for this tax deduction, visit the First Time Home Buyer's Tax Credit website at [www.federalhousingtaxcredit.com/2009](http://www.federalhousingtaxcredit.com/2009) for a complete list of requirements and frequently asked questions.

***Stop by a branch today to speak with some one about your mortgage application.***

# Be A Winner with CUPID's ARROW

Pay Your Bills On-line and Win Great Prizes!

CUPID & e-CUPID great partner – ARROW, is giving you the chance to once again, win our ever popular Valentine's Day's Gift! ARROW is the convenient and reliable way to pay your bill online through your Novartis Federal Credit Union checking account! Instead of having bills scattered all over your home and the internet, receive your statements and schedule your payments all from one place! You'll save time and paper and be automatically entered to win one of three special prizes!

To enter, sign up for CUPID's ARROW by January 25, 2010 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 your Special Someone

**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](http://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.



## Enough is Enough!

### Tired of the Credit Card Game?

With all the confusion, limit slashing and incessant rate raising that other banks are imposing on their credit card customers, now is the perfect time to get rid of all of those other cards in your wallet and replace them with just one: a VISA

Platinum Rewards card from Novartis Federal Credit Union.

Just like the other reliable services you have come to expect from the credit union, our VISA Platinum Rewards credit card offers all the things others don't. Experience the freedom of a low, fixed interest rate, no annual fee, no limit cutting, and rewards that can be redeemed for everything from electronics to airline tickets!

**Contact the Credit Union today for your Novartis Federal Credit Union VISA Platinum Rewards Card!**

## New Year, Clean Slate

### Let the Equity in Your Home Help

It's a new year and the perfect time to be debt free! Use the equity in your home to help combat those piled-up bills that have accumulated throughout last year! There's no better way than with a Home Equity Loan or Line of Credit from Novartis Federal Credit Union! With low rates and monthly payments, it's the most cost effective way to get rid of high interest credit cards and other outstanding balances. Stop by a branch, sign on to [www.NovartisFCU.org](http://www.NovartisFCU.org), or call the Credit Union today to get more information and apply for your home equity loan!



## 2010 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 scholarship opportunities offered with one application. The Youth Involvement Board of the New Jersey Credit Union League awards ten \$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 Fourteenth Annual Scholarship applications are available at all branch offices or by calling 973-947-1000, Option 2.

# 5 Reasons to Open a Novartis FCU Checking Account!

- 1. No Monthly Fees... EVER!**
- 2. Novartis Federal Credit Union VISA payWave Debit Card with Rewards!**
- 3. FREE Online and Telephone Banking & Bill Pay!**
- 4. 37,000 Surcharge Free ATM's at the places you shop most!**
- 5. Novartis Federal Credit Union's exceptional member service!**



For more reasons, call the credit union today at 973-947-1000 or stop by a branch to speak with one of our knowledgeable staff about the added benefits of banking with us!



## 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.

## 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](http://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](http://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



Ridgedale Branch – CLOSED  
**Martin Luther King Day**  
*Monday, January 18, 2010*



Ridgedale & Vreeland Branches –  
CLOSED  
**President's Day**  
*Monday, February 15, 2010*

Novartis Pharma Locations –  
OPEN

## ARTICLE OR GRAPHIC