

CURRENCY



A Quarterly Publication of Novartis Federal Credit Union

WINTER 2008



Save Money By Going Green

Get Up to One Percent Off Your Loan Rate!

Buy an EPA certified **Green** Vehicle and get a discount on our already low rates. Just go to www.EPA.gov/greenvehicles and find your new or used car. If your vehicle is in the "SmartWay Elite" category, you will get a one percent discount. If it is a "SmartWay" vehicle, you will receive a half percent discount.

If you have a vehicle loan with another institution, check out this website and see if your car is on the list. The Credit Union can payoff your current loan and finance it at our low Green Vehicle rates!

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 a convenient service provided to you by the IRS and your credit union.

Working with us, the IRS will transmit your 2007 Tax Refund directly to your account. According to the IRS, direct deposit of your return will enable you to

receive your refund up to 3 weeks earlier than if you were to receive it by mail. There is no check to get lost or stolen and no special trip to make a deposit.

Take advantage of this convenient way to deposit your refund. 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."



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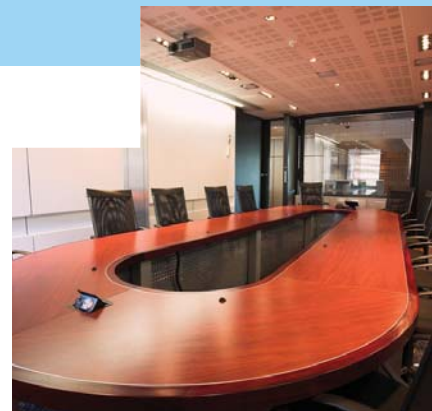
NOVARTIS
Federal Credit Union
www.NovartisFCU.org • info@NovartisFCU.org

61st Annual Meeting Information

The Credit Union will hold its 61st Annual Meeting on April 2nd 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 hot dogs, chips & soda. 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
Committee		
Board of Directors		
Dan Shatynski	10	4
Ann South	15	–
Frank Unger	9	5
Credit Committee		
Wanda Collins	–	1
Michelle Lewis	–	1

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.



Your VISA Debit Card Can Access Over 32,000 No-Surcharge ATMs



Go Everywhere.

Save \$\$\$ Every Day

All you have to do is log on to our website – www.NovartisFCU.org and click on the Allpoint logo to find your closest No-Surcharge ATM. Save hundreds of dollars every year. Find one close to you today!

ATTENTION: High School Seniors

2008 Scholarship Applications are Available Now

Novartis Federal Credit Union is once again 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 over 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 Twelfth Annual Scholarship applications are available at all branch offices or by calling 973-947-1000, Option 2.



We Have Over 2,900 Shared Branches

Have You Visited One Lately?

No matter where you go, Novartis Federal Credit Union is close to you.
Just log on to our website – www.NovartisFCU.org and click on the Credit Union Service Center Logo.



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, 2008 and pay at least one bill. Winners will be notified February 10, 2008 – 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.



Keep Your Account Active

Avoid Dormant and Inactive Fees

There are so many benefits offered through your Novartis Federal Credit Union account. There is no reason not to keep it active. As we are a cooperative non-profit financial institution, we do find it necessary to charge dormant and inactive accounts \$5.00 per quarter if the regular share balance falls below \$100 and there has been no activity for over one year. Accounts with Certificates, IRA's, Share Draft Checking, Loans, and Credit Cards will not be considered dormant.

Show Mother Earth You Love Her

Sign Up For ARROW – On-line Bill Payment & Presentment

You could:

- Save 2.3 million tons of wood
- Cut fuel consumption by 26 million BTUs
- Lower toxic air pollution by 3.9 billion pounds
- Reduce toxic wastewater by 13 billion gallons
- Cut solid waste by 1.6 billion pounds
- Remove 8.5 million particulates from the environment, and
- Remove 12.6 million nitrogen oxides from the air

These kinds of environment-friendly results are possible if everyone would view and pay their bills on-line, according to a study by Javelin Strategy & Research, Pleasanton, Calif. Paper checks, bills, and statements could become historical artifacts with consumers as more companies offer on-line services that are 'green, safe, and practical' rather than just 'new-and-cool.'

As environmental concerns increase, more people will understand that they can more effectively control their finances without



causing damage to the environment.

More than half (53%) of U.S. households (61 million) bank online. Another 39 million households pay bills at individual biller sites. These consumers already enjoy the convenience and environmental benefits—and security—of online bill payment. It minimizes criminal mail access, lets you set up activity alerts of your choosing, and lets you safely log in and monitor activity from nearly anywhere, at any time.

Visit NovartisFCU.org today and find out about online tools to help you manage your money. Mom Earth will thank you for it.



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. With the newly revised IRA Tax Rulings, your IRA is even more valuable to you than before. Here are just a few highlights of recent changes in the IRA laws:

- There are increased income and contribution limits.
- Special Catch-Up contributions for older taxpayers.
- Tax Credits Available to low and middle income contributors.
- Most non-working spouses can now make deductible IRA contributions.
- Increased contribution limits for Coverdell Education Savings Accounts (formerly Educational IRA Accounts).

The Credit Union can assist you in setting up these accounts. For more information, please call your local branch today.

NOVARTIS Federal Credit Union

Loan Department

973.947.1000 – FAX: 973.947.0999

Mortgage Department

877.885.4044 – FAX: 973.882.8880

East Hanover Office

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, NJ 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

Have You “Checked” With Us Yet?

- ✓ Dividends Pay Monthly on Average Balances Over \$500
- ✓ NO Minimum Balance Requirement
- ✓ NO Monthly Service Fees
- ✓ First 50 Checks FREE
- ✓ NO Per Check Charges
- ✓ NO Cost Overdraft Protection (Up to Six Transfers Allowed Each Month)
- ✓ Over Draft Protection – Personal Lines of Credit
- ✓ Free VISA Debit Card with REWARDS
- ✓ Access at over 40,000 ATMs Around the World
- ✓ 24-Hour Access through our touch-tone phone teller (CUPID)
- ✓ 24-Hour FREE Home Banking (e-CUPID)
- ✓ FREE Bill Payer (ARROW)
- ✓ You can have ALL or Part of your Payroll Check Automatically Deposited
- ✓ Government Payment Can Be Automatically Deposited

Checking With Novartis FCU gives you the SAVINGS You Want with the CONVENIENCE You Need!

HOLIDAY CLOSINGS

Ridgedale Office will be closed:

Martin Luther King Day
Monday, January 21, 2008

Ridgedale & Parsippany Office will be closed:

President’s Day
Monday, February 18, 2008

Novartis Pharma Campus Offices will be open

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.

