

THE DIGEST

"Every leaf speaks bliss to me, Fluttering from the autumn tree." - Emily Brontë

10 FALL FINANCIAL TIPS

Get Your Finances in Shape Before Year End

PFCU IN THE COMMUNITY

Getting Involved & Giving Back

STAFF SPOTLIGHT

Meet The Team From Our Denville Branch

7 WAYS TO SAVE MONEY ON HALLOWEEN

Scare Up Some Savings This Fall

Autumn...

As the leaves begin to fall, and the weather becomes crisp we'd like to take a moment to reflect on the memorable summer that was, and look forward to the upcoming months.

We pride ourselves in bringing our members the very best products and services to make their banking experience the best as possible. These new services will bring our members the comfort and convenience they deserve. As we continue to expand our product offerings we want to continue to assure you that we will be here for you every step of the way. PFCU remains more committed than ever serving our surrounding communities. Highlighted by our 2nd Annual Back to School Fiesta and Eleventh Hour Rescue's Puptoberfest, we have had the opportunity this Summer to meet some wonderful people.

As always we thank you for your loyalty and your business and wish you and your families a terrific Autumn season.



THE DIGEST Fall 2016

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FIRST TIME AUTO BUYING PROGRAM



NO CREDIT. NO CO-SIGNER. NO PROBLEM.

If you are in the market for a new car, you have come to the right place. The Credit Union has just launched a First Time Auto Buying Program. This program is designed for members with little or no credit. We will help you secure a low and competitive interest rate on your loan, without having a co-signer. We'll ensure that your payments will be affordable and you will be establishing positive credit along the way! You also have the option of refinancing your current auto loan, from a another financial provider with PFCU.

Program Details:

- 4.99% APR*
- Flexible Terms (36, 48 & 60 months)
- Loans Available for New & Used Vehicles
- Maximum Loan Amount is \$20,000



NO CREDIT. NO CO-SIGNER. NO PROBLEM.

**For More Information or to Apply Online Today
visit www.PicaCreditUnion.com**











Federally insured by NCUA. *APR=Annual Percentage Rate. New or used vehicle loan, 4.99% APR for 60 months, \$18.88 per \$1,000 borrowed. The rates and terms of the offer are subject to change at any time. Program underwriting guidelines must be met for loan approval. New members must open a savings account with a minimum deposit of \$5 to qualify for membership and loan rates. Contact the credit union for more details.



10 Fall Financial Tips

It's Fall!

I'm sure you'll agree this year has flown by. It's time to prepare your finances for the fall season. Here are 10 tips to get your finances in shape before year-end:

-  1 Increase your retirement contributions. I've said it in several of my other articles. Save 1% more every 6 months. It's an easy way to increase your contributions without a huge hit all at once. You know you need to save more, do it this fall.
-  2 Start spending your flexible spending account. You have to use it or lose. If you happen to have one, go get new glasses, dental work or whatever.
-  3 You could sell some of your losing investments. If you are losing money on a stock or bond, now might be a good time to dump it. It will allow you to offset some of your gains from earlier in the year.
-  4 Review your health insurance. Most employers have open enrollment around October and November. Take a look now, because your employer could have made changes due to health care reform.
-  5 Review your insurance coverage. Along with health insurance, take a look at your life insurance, homeowners, auto, etc. All of these coverages should be reviewed about once per year. Things change and maybe your coverages should too.
-  6 Develop a budget for next year. Perhaps you overspent some this year. Now might be a good time to think about what you plan on spending for the holidays as well as next year.
-  7 Plan for vacations and holidays. Now is the time to set up an old-fashioned Christmas Club account for next year. It will help you avoid those credit cards at the holidays. It's also a good time to start booking your summer vacation. Lots of savings by shopping early.
-  8 Winterize. Fall is a great time to start getting your home ready for colder weather. I personally need to re-do the weather-stripping on my back door! Getting boats, motorcycles, seadoos ready for cold weather when they aren't being used.
-  9 Donations. Fall is also a terrific time to gather up summer clothing you don't need and donate to charity. Get the stuff from the basement and garage and take it to your church or Good Will and get a tax deduction.
-  10 Meet with your advisors. I always have reviews in the fall for my clients. It gets them prepared for the upcoming year and we can start tax-planning for the coming year. It's a great time to review how the year went with your investments and planning.

Time does fly by when you have stuff to do at work, home projects and taking kids to their activities. Don't neglect your finances! Take care of things before year-end.





SEVEN WAYS TO SAVE MONEY ON HALLOWEEN

SCARE UP SOME SAVINGS THIS YEAR

You don't have to play trick or treat with your budget this Halloween when you plan those candy purchases and flex your crafting muscles to make decorations. The National Retail Federation estimates that consumers will spend \$7.4 billion on Halloween this year, with the average person shelling out about \$77 on decorations, costumes and candy. But it's possible to make savvy purchases to bring down the cost. Follow these seven tips to save money on Halloween this year.

Buy Halloween candy from a warehouse club. Buying your Halloween candy in bulk from a warehouse club can help you save money and avoid the hassle of making multiple trips to the grocery store to stock up on popular types of candy during the weeks leading up to Halloween. Pick up a few mixed bag varieties to give your trick-or-treaters plenty of options. If you're feeling generous, go with regular-size candy bars that are also priced at a discount at warehouse clubs.

Shop at online party stores for Halloween decorations. Whether you're hosting a Halloween party or want to deck out your home in Halloween décor, peruse the inventory of online party stores for some great deals before you head out to your local big-box store. Many party stores will offer discounts on bulk buys and run specials on Halloween items throughout the season. Keep an eye out for coupons and online-only offers to save even more on your purchases.

Buy arts and craft supplies at the dollar store. If you've caught the crafting bug this season, head to the dollar store or other discount stores in your area to round up basic supplies to make your own decorations. Be creative with ready-made treat bags and other Halloween decorations that you can repurpose to make wreaths, centerpieces and other festive decorations.

Search for free activities in the community. If you don't have room in the budget to host a Halloween party for the kids or even to stock up on holiday candy this year, plan on taking everyone out for some free Halloween fun at your local community center, school, museums and other local venues. Take a look at the events page in your local newspaper, find events on the Facebook pages of organizations you are a part of or review the community calendar at civic centers and other local organizations to find low-cost ways to celebrate Halloween.

Hold off on the pumpkin roundup. Waiting until Oct. 30 or a few days before Halloween to buy pumpkins could save you some money. Plan on carving the pumpkins on Halloween instead of earlier in the season when the pumpkins are prone to rot. Many stores sell pumpkins at deep discounts right around Halloween to clear out some of the inventory before the big post-Halloween price drop. Keep in mind, you could still use uncarved pumpkins as decorations for Thanksgiving.

Make your own Halloween costumes. You'll find plenty of tutorials and tips for making Halloween costumes with inexpensive materials online, so get inspired by perusing some Pinterest boards and posts from crafty bloggers. Even something as simple as a decorative mask or a cape embellished with Halloween motifs can be enough to get you in the Halloween spirit. Buy items you can reuse for next year's Halloween events or even for a costume party this upcoming holiday season.

Shop at surplus stores. Stores that carry overstock, surplus and slightly damaged or irregular merchandise can be a treasure trove for bargain hunters and typically carry a large selection of holiday-themed merchandise. Whether you're in the market for a Halloween-print tablecloth, candelabras or a festive door hanging, surplus stores may have just what you need to create a spooky space at home or in the office. Some of these stores also carry a line of Halloween costumes for kids and accessories you could use to put together your own costumes. If an item is visibly damaged but still usable, don't be afraid to ask for a discount — some stores will take 10 percent or more off the sticker price to make the sale.



Source: money.usnews.com

STAFF SPOTLIGHT

In this Fall 2016 issue of The Digest Newsletter, we Spotlight some of our Front Office Staff that do so much to assist our members with all of their financial needs. This issue features a few great people from our Denville Team.



"This is my sixth year working at PFCU. I am the Branch Manager at the Denville location. The Denville Branch is an awesome branch to work at; it's PFCU's newest office and is located right in the "Hub" of Morris County! My role as the Branch Manager is to provide our members with exceptional member service and to understand their financial needs. I also help our members and the Denville team achieve all of their goals. I love working at PFCU because we all strive to provide the greatest experiences for our members and each other. At the end of the day it is a great feeling knowing that I am a part of that."

Audrey Waldron
Branch Manager – Denville Branch



"This is my second month working at PFCU. I am a Member Service Representative, so my main responsibilities are taking care of the financial needs of our members – from opening accounts to processing home and auto loans. I am able to help our members realize their financial goals. I love being part of an organization that is so dedicated to the future and well-being of its employees, as well as its member base. Putting our members first creates an atmosphere of growth and dedication that translates into an environment of caring- one that I am proud to be part of. I am an avid Civil War history buff and I have traveled to all of the battle sites in the area. I even attended the 150th Anniversary of the Battle of Gettysburg!"

Desiree Denker
Member Services Representative – Denville Branch



"I have been working at PFCU for eight years and seven months. Some of my roles and responsibilities at the Credit Union are discussing products and services with our members, training, auditing, cash ordering, preparing cash and coin shipments as well as assisting with incoming member calls. I find assisting and interacting with our members very rewarding. I love traveling with my husband and visiting new places. We have been able to visit many countries in Europe as well as travel extensively in the U.S. and Canada. In the past, I was an avid crafts person. I enjoy sewing and knitting. My best project was making my own wedding dress!"

Donna Scioscia
Teller Supervisor – Denville Branch



"In May, I will have been working at PFCU for five years. I am currently a teller and my daily routine consists of interacting with members, making deposit and withdrawal payments, balancing and replenishing the ATM, counting the vault, and balancing out the Branch at the end of each day. In my spare time, I love to design different graphic work and stay up to date on the latest fashion trends and tips. I have a passion for art and fashion."

Haniyyah Harps
Teller – Denville Branch

OUR MISSION STATEMENT

Caring about our family of members by offering financial solutions to help them achieve their goals and realize their dreams.



CommUNITY OUTREACH

2nd Annual Back To School Fiesta

Picatinny Federal Credit Union held their 2nd Annual Back To School Fiesta, at the Denville Branch Location, on August 11th. The night consisted of laughter, music, and delicious tacos prepared by My Four Suns Food Truck. We were thrilled to see so many new faces join us to learn all about our Credit Union! Our \$250 Amazon Gift Card Raffle was one of the many highlights of the night. We hope everyone is off to a great school year and wish you all the best in the upcoming months.



Puptoberfest

PFCU attended Eleventh Hour Rescue's 12th Annual Puptoberfest, on September 17th at Horsehoe Lake in Succasunna, New Jersey. Prior to Puptoberfest, PFCU held a Facebook Like Campaign. Due to the incredible response in our Community, PFCU received over 1,500 likes on Facebook. We proudly presented a check to Eleventh Hour President, Linda Schiller for \$1,500. PFCU had the opportunity to meet so many great people at the event and we can't wait to see them visiting one of our branches in the upcoming months. We could not have asked for a more gorgeous day and are already counting down towards next year!



PFCU proudly presented a \$1,500 check to Eleventh Hour Rescue President Linda Schiller for reaching our Facebook Like Campaign goal!

Youth Accounts

Our 2016 Youth Account Promotion wrapped up at the end of August. For every new Youth Account that was opened, PFCU matched the first initial deposit up to \$50.00. Due to the tremendous success of this program, that began in April, we extended it to our members all summer long! We had a blast meeting so many new youth members and we look forward to them visiting one of our Branches again soon!



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- Karen Morano - Vice President, Marketing
- Carol Siegrist - Manager, Human Resources
- Ray Silfies - Chief Financial Officer
- Bob Squillante - Executive Vice President, General Counsel

Locations & Hours

Rockaway Branch Office

100 Mineral Springs Drive
Dover, NJ 07801
Phone: (973) 361-5225
Office Hours:
Mon-Fri 8:00-6:00
Sat 8:30-Noon
ATM

Mt. Olive Branch Office

10 International Drive South
Flanders, NJ 07836
Phone: (973) 361-5225
Office Hours:
Mon-Fri 8:00-6:00
Sat 8:30-Noon

Drive-Up Hours:
Mon-Fri 8:00-6:00
Sat 8:30-Noon
ATM

Denville Branch Office

340 E. Main Street
Denville, NJ 07834
Phone: (973) 361-5225
Office Hours:
Mon-Fri 8:00-6:00
Sat 8:30-Noon

Drive-Up Hours:
Mon-Fri 8:00-6:00
Sat 8:30-Noon
ATM

Arsenal Branch Office

(Restricted Access)
ARDEC Building 30 South
Picatinny Arsenal, NJ 07806
Phone: (973) 361-5225
Office Hours:
Mon-Tue-Wed-Fri 8:00-3:30
Thu 8:00-6:00
ATM

The Picatinny Federal Credit Union Digest is published quarterly by the Picatinny Federal Credit Union – Karen Morano, Editor

Comments? Please write to:
The Supervisory Committee
of Picatinny Federal Credit Union
P.O. Box 414
Wharton, New Jersey 07885

Branch Office - Holiday Schedule

- Columbus Day - Monday, October 10, 2016
- Veterans Day - Friday, November 11, 2016
- Thanksgiving Day - Thursday, November 24, 2016
- Christmas Day - Monday, December 26th, 2016 (observed)

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