



*Credit Union Quarterly*  
January – March 2012

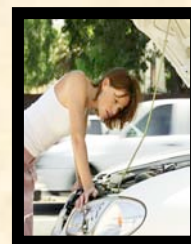
**Membership** – Your Family is Our Family! Are they Benefiting from what the Credit Union has to Offer? Why not have them Join Today, membership is quick, simple and a LIFETIME! Contact us at [research@research1166fcu.org](mailto:research@research1166fcu.org)



**JANELLE WELLONS** Was honored as Senior of the Month in October of this year. She is the daughter of Pompey and Kimberly Wellons of Logan Township. School activities include Varsity Cross Country Captain, Winter Track, Spring Track, National Honor Society Secretary, National Art Honor Society, Cultures Club, Interact, Student Council Representative at Large, Model Congress/Debate, and Newspaper.

Honors/Awards: Accepted into Massachusetts Institute of Technology’s MITES Program (received Director’s Awards and Spirit of Calculus Award), Outstanding Delegate Award at New Jersey Model Congress, AP Scholar Award, Gold Medal in Mathematics ACT-SO State Competition, United Youth Fitness Scholarship Honorable Mention, Live Poets Society Topical Winner. Janelle plans to attend Massachusetts Institute of Technology to double major in mathematics and engineering.

**Preventive Maintenance Loan Special!** Holidays have you a little short on funds? Let your Credit Union help you out. Research 1166 FCU is offering a “Preventive Maintenance,” Loan Special from January 1st thru March 31<sup>st</sup>. Borrow up to \$2000.00 @ 6% for a term of up to 24 Months! Rid yourself of the worry of getting your car or other machinery ready for the spring!! Stop in, call or e-mail us for more details. (Payroll deduction, direct deposit or automatic payment required)



**Participating in Philanthropic Endeavors** – Private Initiatives for Public Good. The Members and the Staff of Research-1166 would like to take this opportunity to say Thank You to all those who volunteered their time, effort, funds and so much more to those less fortunate during the Holiday Season. During the months’ from October through December the

Credit Union joined forces with Boy Scout Troop 48 to gather food for the annual food drive and participate in ExxonMobil’s Toys for Tots campaign. Representatives from ExxonMobil worked tirelessly to raise funds for The United Way and promoted good works each day. Great Job!

 Download the Allpoint ATM locator app now!	 	 	 
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**Take your Credit Union Everywhere You Go!** Our members have access to over 43,000 Surcharge Free ATM's Worldwide. Now you can locate one where ever you are by downloading this Free APP to your Smartphone. Using your Debit Card at Points of Sale, ATM's and Online benefits your Credit Union and allows us to provide more services to our members. It's Safe, Secure and Hassle Free. (Visit the Credit Unions Website for direct access to these App's)

### Location, Hours & Contact Information

**Address:**  
600 Billingsport Road  
Paulsboro, NJ 08066

**Lobby Hours:**  
Monday-Friday  
8:30 AM to 4:00 PM

**Telephone:** (856) 224-2134  
**Fax:** (856) 224-3602

**Home Equity Loans!!!** The Credit Union offers three fixed rate home equity loans, no points, no closing costs, no hassle just a onetime \$150.00 application fee to cover filing costs. Rates are **5 Year 4.50%, 7 Year 5.00%, 10 Year 5.25%** Additionally the Credit Union offers a **15 year**, adjustable rate home equity line of credit, priced at prime and adjusted annually. Thinking of refinancing, give us a call, we really do make it easy!

**Credit Unions News** – Your Credit Union would like to take this opportunity to say **Thank You to Stephen Wise** who retired from the Board of Directors in November after 35 years of service! Steve your dedication, wisdom and sense of humor will be missed! Best wishes from everyone here at the Credit Union

### Credit Union Board of Directors

Domenic Parisi – Chairman  
Michael Shawaryn – Secretary  
Roger Hood – Treasurer  
Clinton Brown – Director  
Donald Mattran – Director  
Andrea Wardlow – Director  
Benjamin Eirich - Director

### Credit Union Supervisory Committee

Jeff Logan – Committee Member  
Harry Knorr – Committee Member  
Peniel Jason Lim – Committee Member



**Please Remember These People Volunteer Their Time and Talent to Make Sure Your Credit Union Provides the Services You Want, Take Time to Say "Thank You!"**