

# THE DIGEST

*"Let us love winter, for it is the spring of genius." - Pietro Aretino*

## 2016 IS HERE!

New Products & Services  
For the New Year

## PFCU FINANCIAL LITERACY

A Library of Knowledge...  
All at Your Fingertips

## CAR BUYING RESOURCES

Purchasing a Vehicle with PFCU  
Has Never Been Easier

**H**appy New Year to everyone as we welcome 2016. We hope that the holiday season was a wonderful one for our members – spending time with those close to us and making memories that will be cherished forever in our hearts.

The New Year is an important time to many. A time of reflection, renewal, promise and change.

2016 looks to be a very exciting year at Picatinny Federal Credit Union. As we reflect back upon the year we've just finished, we can see a bright future – one filled with change and with a greater emphasis than ever on serving our members and our community in every way.

Through the use of new technologies, products and services and a growing team of talented professionals, we are poised and eagerly looking to assist our family of members achieve their goals and realize their dreams.

While we reflect on our past, we strive for our future to reflect our members' needs. As our members' goals and needs change, we are committed to change to meet those goals and needs, and we promise to make our members' experience the best one possible.

We thank you for your continued loyalty, and we hope you will join us on our journey forward into the future.



## THE DIGEST Winter 2016

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# your card, on your terms

Get the **mobile app** that lets you control debit card usage and spending on the go.

CardValet® is a FREE mobile app allowing you to control your debit card usage and spending and mitigate fraud – right from your mobile device. PFCU offers CardValet to members who have a PFCU Debit Card.

CardValet is a card management and fraud mitigation tool that enables cardholders to control when, where and how their debit cards are used.

With CardValet you can:

- Turn your debit card on and off
- Establish transaction controls for dollar amount limits, merchant categories and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you
- Stay informed of potential fraud with alerts on attempted, declined transactions
- Get real-time balances for your accounts



## Control Spending

If you're trying to establish or stick to a budget, CardValet® can help. Set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores. You can also establish these controls by location. The flexible app lets you change these parameters anytime with ease via your mobile device. Going on vacation? Going shopping? Simply update your transaction controls to fit your spending needs.

## Fraud Protection

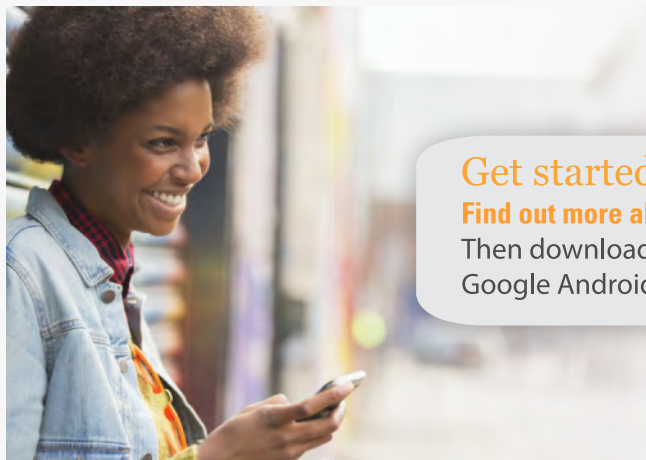
A lost or stolen card is just one area of concern in today's world where Identity theft, skimming and other attacks are an unfortunate reality. Turning your debit card off when you're not using it helps safeguard against fraud. When your card is "off," no withdrawals or purchases will be approved. Transaction controls that allow your debit card to work only in specific locations or geographic areas add another layer of protection. And real-time alerts keep you informed when your card is used or declined.

## Business Use

CardValet is a great tool for controlling business spending on a debit card. Use the transaction controls for merchant codes, location and thresholds to ensure employee spending adheres to your company policies.

## Review Balances and Transactions

Monitor your finances from anywhere. Use the CardValet app to check your account balances.



**Get started!**

**Find out more about CardValet today.**

Then download the app for your Apple iOS or Google Android device.





# NEW PRODUCTS AND SERVICES COMING THIS YEAR

## More products, more services, more convenience.



### Mobile Check Deposit is the latest and greatest technology coming to PFCU!

Mobile Deposit will allow PFCU members to conveniently and securely deposit checks directly from your iPhone, iPad, Android Phone, or Android tablet through the Picatinny Federal Credit Union Mobile App!

You will soon be easily able to deposit checks from the comfort of your own home or even when you are on the go! You will be able to make mobile deposits 24 hours a day 7 days a week. Enjoy the convenience of never having to stand in line to cash your checks, and saving gas by avoiding drives to the ATM.

Snap a photo of the front and back of your check and submit. It's that easy. More information coming soon!



### EMV Chip Cards Expanding at PFCU!

Up until recently, PFCU non-instant issue Debit cards utilized the EMV Chip Smart Card Technology. Within the coming months, PFCU Credit Cards as well as Instant Issue Debit Cards will ALL be EMV chip equipped. This will increase the security on all of your card transactions giving you the peace of mind you deserve and expect.



### PFCU and GrooveCar - Buying a vehicle has never been easier

PFCU has partnered with GrooveCar - one of the leading destinations for car shoppers. Whether you are looking for a new or pre-owned vehicle, GrooveCar provides an innovative auto buying resource that connects you with comprehensive research and comparison tools.

Soon, PFCU members will have access to reliable information to help you make a smart car buying decision while PFCU offers competitive financing to put you in the driver's seat.

With GrooveCar a PFCU member will be able to find vehicle pricing, unbiased car reviews, video presentations, expert advice, and loads of valuable tools and information in an easy to use format.

GrooveCar takes the vast world of automotive car buying and neatly packages it as an online resource for PFCU members. Members have access to state-of-the-art research and comparison tools to help them make a smart car buying and financing decision.

Members will have access to their automotive resource by clicking directly from the PFCU website. Once inside, members will enjoy user friendly tools to help navigate them through the site. Visitors to the PFCU website will have access to Vehicle history reports, pricing and comparison tools, and payment calculators are just a few of the tools available to PFCU members.

PFCU's partnership with GrooveCar is just another way to help our members to achieve their goals and make their vehicle purchase experience the best it can be. Stay tuned for more information on PFCU and GrooveCar.



# NEW PRODUCTS AND SERVICES COMING THIS YEAR



More products, more services, more convenience.



**PFCU has partnered with MoneyEdu Independent Financial Education.** There will always be something new to learn at Picatinny Federal Credit Union. Whether you're saving for a major purchase or planning your financial future, we will offer financial education you can trust.

Each week, we will bring you financial education articles you can use right then and there.

Since each of us has unique financial needs, MoneyEdu offers a comprehensive library of financial tools, courses, and other resources. Personalized resources are also saved from visit to visit, so MoneyEdu becomes increasingly relevant to your financial life as you use it over time.

MoneyEdu maintains a continually growing library of financial topics. Many of the topics will include engaging multimedia presentations and they all will include printable fact sheets. A sampling of topics in the library includes:

- **Financial Health**
- **Financial Services**
- **Managing Credit**
- **Financial Planning**
- **Financial Aid**
- **Insurance**
- **Buying a Car**
- **Buying a Home**
- **Renting an Apartment**
- **Taxes**

And much more...

We firmly believe in our ongoing commitment to serving our family of members and helping them achieve their financial goals at any stage of life. Our financial literacy library will constantly grow and change to meet our members' needs.



**PFCU will soon be introducing Apple Pay: One of the newest and most innovative payment services.**

Apple Pay will give PFCU Members an easy and secure way to pay at thousands of stores and in participating apps. PFCU Members will be able to use Apple Pay with their PFCU Visa debit and credit cards.

Apple Pay works with most major credit cards, including Visa, MasterCard, and American Express. Apple Pay is accepted at more than 220,000 locations.

Apple Pay utilizes a number of security technologies to ensure the security of its transactions. Instead of the credit or debit card number being transmitted or stored on any remote servers, a unique Device Account Number is assigned, encrypted and securely stored in a dedicated chip in the device known as a Secure Element.

More information on Apple Pay to come.



## STAFF SPOTLIGHT

In this Winter 2016 issue of The Digest Newsletter, we wanted to Spotlight some of our Front Office Staff that do so much to assist our members with all of their financial needs.



*"I have been a part of the credit union family for just under 10 years now, and I believe it all it stands for! And it is an amazing place to work. We care for our members and will work tirelessly to maintain their trust and loyalty! We will continue to help our family of members, we will help them achieve their goals and realize their dreams. I am proud to be part of such an amazing organization."*

Colleen McDonald  
Branch Manager - Rockaway

*"I have been with PFCU for 6 years. I am currently working at our Rockaway Branch Office. My responsibilities are to open accounts for new members, processing loans and helping members with their financial needs."*

Carmen Fano  
Senior Member Service Representative - Rockaway



*"In my role I provide high quality service to Credit Union members by advising them and guiding them in decisions regarding Credit Union products and services."*

Nicole Hade  
Senior Member Service Representative - Rockaway

*"I have been a teller at the Rockaway Branch location for five months. I have the opportunity to greet our members as well as assist them with their daily banking transactions."*

Maria Ranft  
Teller - Rockaway



*"I have been working in the Rockaway Branch for six months as a teller. I help members with their daily banking transactions. It is great feeling to know we are able help our family of members."*

Mariah Burdzy  
Teller - Rockaway



## Board Of Directors

|                            |                     |
|----------------------------|---------------------|
| <b>Chairman</b>            | Joe Shiposh         |
| <b>Vice-Chair</b>          | Nancy Mueller-Davis |
| <b>Treasurer</b>           | Jay Decker          |
| <b>Assistant Treasurer</b> | Gary Caltobilotta   |
| <b>Secretary</b>           | Joe Carroll         |
| <b>Director</b>            | Valerie Morgan      |
| <b>Director</b>            | Kim Jones           |
| <b>Director</b>            | David Lee           |
| <b>Director</b>            | Leon Moreau, IV     |
| <b>Director</b>            | Ray Rokicki         |
| <b>Associate Director</b>  | Anthony Hawthorne   |
| <b>Associate Director</b>  | Matthew Adams       |

## Supervisory Committee

|                           |                 |
|---------------------------|-----------------|
| <b>Acting Chairperson</b> | Kim Jones       |
| Committee Member          | Dominick Moreo  |
| Committee Member          | Lawrence Pinder |

## Credit Committee

|                  |               |
|------------------|---------------|
| Committee Member | Andrew Harder |
| Committee Member | Radu Seserman |

## President & CEO

Keith McCarthy

## 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

Martin Luther King Jr. Day - Monday, January 18, 2016  
President's Day - Monday, February 15, 2016



Your shares are federally insured to at least \$250,000 by the NCUA National Credit Union Administration – a U.S. Government Agency  
Your retirement share accounts are insured up to \$250,000 (aggregate) by the NCUA.

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

www.PicaCreditUnion.com - (973) 361-5225

