

THE DIGEST

NEW! TWO VISA CREDIT CARDS

Premium Rewards Card and a new low rate card!

STAYING CREDIT SAVVY

Four tips to better your credit score

ELEVENTH HOUR RESCUE'S PUPTOBERFEST

Picatinny makes donation to support the cause

THE EQUIFAX SECURITY BREACH

Protect Your Credit Profile

WE'VE FALLEN FOR FALL!

Picatunny Federal Credit Union is happy for the cooler season; to attend fall festivals, welcome back students of all types and see our family of members!

Fall is a unique season in that everyone prepares to cozy up in a new comfortable wardrobe, prep for the autumnal holidays—from Halloween to Thanksgiving—and chase their dreams at school. PFCU wants to be present for all of those warm moments and help you achieve your best fall yet.

Now that the weather is officially changing, we are too. Available this fall are new products, including two new Visa cards and our new online loan process that will provide members with an instant decision at the time of application. Our goal is to provide new products and services that continually add to the benefits of your credit union membership.



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A cooler season, festivals and our members

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Plan for a secure future

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Your Online Car Buying Resource

No matter the vehicle, we've got you covered

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Score a winning deal

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Planning For RETIREMENT

Saving money is not easy. It takes patience and time to plan for a secure future and an enjoyable retirement. One of the best and easiest ways to plan for retirement is to pay yourself first. Every time you receive a paycheck deduct a certain percentage amount into your account. This way the money never hits your pocket and you won't miss it.

Money Market Accounts – Our Money Market Accounts have four different tiers with competitive interest rates, and can be opened with a minimum balance of just \$1,000.

Share Certificates – Open a Share Certificate with just \$500 with terms from 6 to 60 months.

IRA Certificate – IRA Accounts are available as Traditional, Roth and Educational IRAs. We offer an IRA Share Account as well as IRA Share Certificates at competitive rates. Annual contributions may be tax deductible.*

If you already have an IRA, make a contribution before it's too late. The deadline for contributing for 2017 is April 17, 2018, also the deadline for filing your taxes.

Stop by or call to open an IRA and/or make a contribution today to make your golden years shine!

All products are NCUA insured up to \$250,000 per account.

*Consult your tax advisor.

YOUR ONLINE CAR BUYING RESOURCE

Whether you are looking for a new or used car, truck, motorcycle, boat or recreational vehicle, PFCU has you covered. Visit www.picacreditunion.com – and click on 'Auto Center' from the Loans tab. It will take you straight to our special auto buying and financing site. Once there, take advantage of our free car shopping service, affordable financing options, low-cost credit life and disability insurance, GAP coverage, and additional car buying resources.

It pays to finance your car with PFCU.

Rates are extremely competitive which helps keep your monthly payments low.

Other benefits include:

- Convenient financing
- Car buying tips
- Online tools to find a car
- Make and model research
- Dealer resources and more!



PUPTOBERFEST

Thousands of people and their fur-babies attended this year's Eleventh Hour Rescue Puptoberfest at Horseshoe Lake in Roxbury, all of which benefited the rescue.

Adoptable dogs, countless vendors, food trucks and happy people (and pups) enjoyed what the day had to offer, including goodies from PFCU.

PFCU hosted a vendor tent and made a \$1,500 donation to the organization, which is 100 percent volunteer run.

"Eleventh Hour Rescue is a big part of the Morris County community, providing countless people with animals to complete their family," PFCU VP of Marketing Karen Morano said. "We're lucky to be part of a great event each year and are excited to continue to support an important organization."

Earlier this year, Picatinny raised more than \$1,200 with the "My Heart Belongs to A Rescue Dog" campaign, one of numerous fundraising events for the organization.

Of all the money raised this year, 100 percent of the proceeds went directly to Eleventh Hour to assist with medical bills, cleaning supplies and food. Whether in foster homes, adoption centers or their kennel, each dog or cat receives a clean and safe living environment and an abundance of love and care until they find their forever homes.

PFCU is committed to the community and continuing to support organizations like Eleventh Hour Rescue.



(PFCU) CEO Keith McCarthy, VP of Marketing Karen Morano and volunteer president and founder of Eleventh Hour Rescue Linda Schiller

SCORE A WINNING DRIVE

Make the right call and choose one of our late-model, low-mileage vehicles.

RECEIVE 0.75% OFF THE CURRENT RATE.¹

AND, WE'LL GIVE YOU KELLEY BLUE BOOK® TRADE-IN VALUE FOR YOUR VEHICLE.²

Upon used vehicle purchase from Enterprise Car Sales.

October 1 – 31, 2017



If you're in the market to buy a quality used vehicle, check out [Enterprise Car Sales](#).

You can get great prices on more than 250 makes and models. Get pre-approved for your auto loan at www.picacreditunion.com.

[Click here](#) to preview the selection of vehicles and to find the Enterprise Car Sales location nearest you.

1: APR=Annual Percentage Rate. Member will receive 0.75% off of the current rate. This is a buy down rate. This rate offer is valid for all terms up to 60 months. Based on a 60 month term, the buy down rate can range from 1.74% APR -10.99% APR based on credit worthiness. 1.74% APR for 60 months, \$17.41 per month per \$1,000 borrowed. The amount of the buy down will not affect the price of the vehicle. Financing for qualified Picatinny Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased October 1 – 31, 2017. No cash advances. Offer cannot be combined. Not valid on previous purchases. Rates are subject to change.

2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2017 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited.

* Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. See a Sales Consultant for details.

** Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) & its affiliated clubs in the U.S. & Canada. Some limitations & restrictions apply.

*** For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 restocking fee, (as allowed by law). Restrictions apply. See a Sales Consultant for details.

Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo, Enterprise, "Enterprise Inspected" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2017 Enterprise Car Sales.



Check out our TWO NEW VISA CARDS!

We are offering our members two new credit cards, the Premium Rewards Card and the Personal Choice Card. The Premium Rewards Card lets you earn generous rewards, which you can redeem for statement credits, vacations, merchandise and events. Or if an extremely low rate is what you are looking for, the Personal Choice Card may be just right for you.

Now you can choose the card that fits you and your lifestyle.

The Choice Is Yours

Premium Rewards Card



- 0% APR* on New Purchases and Balance Transfers for 12 Months
- No Annual Fee or Penalty APR
- No Balance Transfer Fee
- Auto Enrollment in uChoose® Rewards
- No Point Expiration Date
- 1% Cashback on All Your Purchases
- Fraud Monitoring Program and 0% Liability for Fraudulent Transactions

EARN TRIPLE POINTS on gas and groceries until 12/31/17

Personal Choice Card



- 0% APR* on New Purchases and Balance Transfers for 12 Months
- No Annual Fee or Penalty APR
- No Balance Transfer Fee – Transfer your high rate balances to your new card
- Fraud Monitoring Program and 0% Liability for Fraudulent Transactions

Apply Online Today!

*APR=Annual Percentage Rate. 0% APR on new purchases and balance transfers for 12 months from issuance of the card. After that, your APR for the Premium Rewards Card for purchases and balance transfers will be 12.74%-18.00% and the APR for Personal Choice Card will be 8.74%-18.00%. The APR for cash advances will remain at 9.74%-18.00%. Your variable rate will be based on your credit worthiness. This APR will vary with the market based on Prime Rate. Triple uChoose® Rewards will be earned only on gas and groceries, not balance transfers and cash advances. For complete details about the program, visit www.picacreditunion.com. Visa application must be completed by the member and approval will be based on PFCU underwriting guidelines. All offers and terms are subject to change at any time. New members must open a savings account with a minimum deposit of \$5 to begin their credit union membership and take advantage of this offer.

Safe Holiday Shopping Tips

The holiday season (and shopping season) is here. We at PFCU want to remind you to be careful during this time of year. Thieves hope you're so caught up in the hectic holiday season that you forget to take the necessary precautions to protect yourself while shopping in the store and online.

When shopping at a store, you should:

- Carry small amounts of cash.
- Park close to the entrance in a well-lit area.
- Keep purses and bags closed and near your body.
- Be aware of your surroundings.

When shopping online:

- Be cautious with unfamiliar or new companies.
- Look at your account balances often to check for fraudulent activity.
- Make sure a charity exists before donating to it.
- Make sure the site has a lock and "https" at the beginning of the address before entering your card information.



CREDIT SAVVY

VERY POOR

300-580

POOR

580-640

FAIR

640-720

GOOD

720-780

EXCELLENT

780-850

Credit is an important part of your adult life –it will dictate the type of credit card, car loan, mortgage and personal loans you will get. Being smart with your credit is a great first step to ensuring you get approved for what you need in the future.

According to Experian, a credit score reflects credit payment patterns over time, with more emphasis on recent information.

They suggest these four tips to better your score:

- Pay your bills on time. Delinquent payments and collections can have a major negative impact on a credit score.
- Keep balances low on credit cards and other “revolving credit,” like home equity lines of credit. High outstanding debt can affect a credit score.
- Apply for and open new credit accounts only as needed. Don’t open accounts just to have a better credit mix. It probably won’t improve your credit score.
- Pay off debt rather than moving it around. Also, don’t close unused cards as a short-term strategy to improve your credit score. Owing the same amount but having fewer open accounts may lower your credit score.

Applications for credit show up as inquiries on your credit report, indicating to lenders that you may be taking on new debt. It may be to your advantage to use the credit you already have to prove your ongoing ability to manage credit responsibly.

If there are negative marks on your credit score, all is not lost. You can recover from whatever created those negative marks – like late payments, a public record item (e.g., bankruptcy) or too many inquiries, you may want to pay your bills and wait. Time is your ally in improving your credit scores. There is no quick fix for bad credit scores, Experian notes.

Keep in mind:

- Delinquencies remain on your credit report for seven years.
- Most public record items remain on your credit report for seven years, although some bankruptcies may remain for 10 years and unpaid tax liens remain for 10 years.
- Inquiries remain on your report for two years.

Be vigilant with payments to keep a clean, healthy credit score for a better financial future.

As always, our Member Service Representatives are happy to answer questions on how to manage your credit score.

SOURCE: Experian.com

PROTECT YOURSELF: What You Need To Know About the Equifax Security Breach

As you may know, Equifax Inc., one of the three major credit bureaus in the U.S., announced that its website was breached this summer. This means that personal information in the U.S., such as names, Social Security numbers, birthdates, addresses and even driver’s license numbers of more than 100 million Americans may have been compromised. Rest assured that PFCU is diligent about protecting your information.

Below you’ll find helpful tips to help protect your credit:

1. Check your credit card and debit card statements. Look for a small charge of just a dollar or two. Thieves do this to see if the card is active.
2. Report any questionable charge and cancel the card.
3. Change your password and PIN. Make your password complex with capital letters, numbers, and symbols.
4. Be aware if you start getting unusual mail. It could be a sign that your information was stolen.
5. Check your credit report and look for accounts or charges you don’t recognize.
6. Place a fraud alert on your credit reports.

If you would like more information about the Equifax breach, visit their website at <https://www.equifaxsecurity2017.com/>





Picatinny cares about its employees as much as its members. CEO Keith McCarthy and PFCU Care Team member Tammy Ross proudly presented Member Service Representative Gregg Marcano and his son Leo with a \$2,000 donation for the Juvenile Diabetes Research Foundation, which will help raise money for juvenile type 1 diabetes. The money from PFCU was raised throughout the year by Care Team Fundraisers. Gregg, Leo, and the rest of the “Leo’s Lions” team will participate in the JDRF Walk at Horseshoe Lake Park on October 15th.



PFCU Cash Mobbed Mara’s Café in Denville for an afternoon! The Cash Mob’s purpose is to support and put a spotlight on local businesses in the area and to make someone’s day. The cash mobbers treated two lucky people to lunch on PFCU. Additionally, the mob indulged in Mara’s expansive menu. Look out for us again, we’ll be back in Denville in October!



CEO Keith McCarthy congratulates the Future Leaders Scholarship winners Hayley Burke, Sarah Canfield, and Caroline Kuhnle! The three young women have demonstrated excellence in academic achievements, community service and have drafted winning essays to earn the scholarships. Ms. Burke (left) will be attending Christopher Newport University, Ms. Canfield (far right) will be attending American University and Ms. Kuhnle will be attending Worcester Polytechnic Institute this fall. Congratulations to the winners, best of luck in your future endeavors!

Board Of Directors

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- Treasurer** Jay Decker
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- Secretary** Leon Moreau, IV
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- Director** Valerie Morgan
- Director** Km Jones
- Director** Ray Rokicki
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- Committee Member** Dominick Moreo
- Committee Member** Lawrence Pinder
- Committee Member** Rudolph Sabatino

President & CEO Keith McCarthy

- Nancy Agnello - **Vice President, Mortgage Lending**
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- Dan Mathews - **Vice President, Lending**
- Karen Morano - **Vice President, Marketing**
- Carol Siegrist - **Director, Human Resources**
- Ray Silfies - **Chief Financial Officer**
- Bob Squillante - **Executive Vice President, General Counsel**

Locations & Hours

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

**Branch Office - Holiday Schedule
4th Quarter Closings**

- Veterans Day - Saturday, November 11, 2017
- Thanksgiving Day - Thursday, November 23, 2017
- Christmas Day - Monday, December 25, 2017
- New Year’s Day - Monday, January 1, 2018

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

Federally insured by NCUA

