



member *Link*

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Winter 2012



Ready For Post-Holiday *Sticker Shock?*

Pretty soon the holiday bills will start rolling in. Now's the time to transfer your high interest department store and bank credit card balances to a Campbell Employees FCU MasterCard.®

Start the new year off right – choose our Classic MasterCard or our Gold MasterCard. Both offer money-saving benefits like:

- No Annual Fee
- Fixed Rate Of 10.9% APR*
- No Minimum Finance Charge
- No Transaction Or Cash Advance Fee
- 25-Day Grace Period On Purchases
- Online Access To Current Statement Information, Statement History, Etc.

Get Extra Benefits With Gold MasterCard!

When you choose Gold MasterCard, you'll also qualify for additional benefits: Rebate Rewards,** MasterAssist Travel Assistance, Extended Warranty on purchases, and an Emergency Card Replacement Service.

Apply Today!

Say goodbye to high interest rates! Get your Campbell Employees FCU MasterCard today. Apply online with *LoanLink* at www.campbellcu.org or call (800) 257-5354 to request an application.

*APR = Annual Percentage Rate.

**Rebate Rewards is a rebate on purchases only. The rebate amount is calculated on total annual purchases based upon the following schedule: .25% for the first \$2,500 of purchases, .50% for the next \$2,500 of purchases, and 1.00% on purchases beyond \$5,000. Rebate Reward is paid in January for the previous year's total purchases. The credit union reserves the right to change or alter this program at any time.

MasterCard®
Credit Cards

10.90%
APR*
Fixed-Rate

MasterCard® Gold
Rebate Rewards**

Up To 1% Cash Back
On Gold Card
Purchases!



The Newsletter For Members Of Campbell Employees Federal Credit Union

VISIT US ONLINE AT WWW.CAMPBELLCU.ORG

Choose Direct Deposit For Your Income Tax Refund

If you haven't elected to have your refund directly deposited into your bank account, you may want to consider it this year. It's the safest, fastest way to receive your tax refund. When combined with e-file, direct deposit can put your refund in your account in as few as 10 days. In fact, the IRS typically transmits direct deposits up to a full 7 days before they mail paper checks.

According to the IRS, more than 73 million taxpayers chose direct deposit in 2010. Here's why:

- **Security** – by using direct deposit, your refund can't be lost, stolen, or returned as undeliverable. It's vitally important, however, to make sure that your bank information is 100% correct.
- **Simplicity** – when you're preparing your tax return, simply follow the direct deposit instructions, making

sure that you enter your correct bank account and bank routing numbers on your tax form.

- **Multiple Account Options** – if you prefer, you can split your refund deposit into multiple accounts. In order to do this, you must use IRS Form 888, Allocation of Refund (including Savings Bond Purchases) to properly divide your refund.

It costs you no more to elect the direct deposit option for your tax refund. Treasury regulations forbid tax preparers to charge additional fees for preparing your return for direct deposit.

If you need tax forms or additional information, visit the IRS Forms and Publications section at <http://www.irs.gov> or call 800-TAX-FORM (800-829-3676).

Save With Turbo Tax® And Jackson Hewitt

Campbell Employees FCU members can save on their choice of tax filing options. Do your taxes yourself and save with TurboTax Products – or have Jackson Hewitt prepare your taxes for you and save \$30 with our coupon! Choose the tax filing option that is best for you:

Get A Chance To Win \$15,000 On The Way To Your Maximum Refund With TurboTax:*

Only TurboTax offers you Total Assurance™ – protection to feel 100% confident about your taxes:

- Maximum Refund, Guaranteed**
- 100% Accurate Calculations, Guaranteed**
- Free Downloadable Audit Support Center**
- Save On TurboTax Products

You could be on your way to \$15,000! Just sign in to the TurboTax sweepstakes microsite (located on our website, www.campbellcu.org) by February 21. You'll need a valid email address to sign in.

NO PURCHASE NECESSARY. Subject to full Official Rules. Void where prohibited.

Have A Local Jackson Hewitt Tax Pro Do Your Taxes And Save \$30:

Campbell Employees FCU members are entitled to save \$30 on their individual income tax preparation

at participating Jackson Hewitt Tax Service® locations nationwide. Let Jackson Hewitt estimate your refund – FREE!† Meet with a tax pro today to see what Jackson Hewitt can do for you. No appointment necessary.

Plus, at Jackson Hewitt you'll get:

- Free Accuracy Guarantee With Paid Tax Prep††
- Free 24/7 Return Status Alerts
- Free Electronic Filing With Paid Tax Prep
- Safe Storage Of Your Tax Data From Year-To-Year

Visit our website, www.campbellcu.org to download your \$30 Jackson Hewitt coupon, then call 1-800-234-1040 to locate a Jackson Hewitt office near you!

NOTE: Coupon expires April 30, 2012

*Get a chance to win \$15,000. NO PURCHASE, PAYMENT OR FINANCIAL DISCLOSURE NECESSARY. Open to existing account holders of participating Financial Institutions as of 1/5/12, who are a legal resident of the 50 U.S. or D.C., 18 years of age or older at time of entry. Void in P.R. and where prohibited. Ends 2/21/12. Subject to complete Official Rules and all federal, state, and local laws. Official Rules including entry details available at participating Financial Institutions' microsite (www.campbellcu.org).

PRIZES: One Grand Prize: A Check for \$15,000. Retail Value \$15,000. Ten First Prizes: A Check for \$500. Retail Value \$500 ea. Retail Value of all prizes, \$20,000. Odds of winning depend on number of eligible entries received. SPONSOR: Intuit, 7535 Torrey Santa Fe Rd, SDG-2A-03-26H, San Diego, CA, 92129.

**Visit www.turbotax.com for complete details.

†An actual expected tax refund can only be provided with paid tax preparation. Valid at participating locations only. Most offices are independently owned and operated.

††Terms and conditions apply. Ask tax preparer for details.

Members Can Save Up To 30% On All Dell® Products

Dell knows there's a techno gadget-loving geek in everyone. That's why they've teamed with **Invest in America** to offer credit union members exclusive discounts of up to 30% on all of their products. From laptops, tablets, and smart phones to HDTVs, printers, and cameras, Dell has it all and Campbell Employees Federal Credit Union members can save big!

Discover the happiness that Dell, Invest in America, and all the other fantastic discounts can bring at LoveMyCreditUnion.org.



Haunted By The Ghosts Of Christmas Past?

Did this year's holidays leave you wincing from the credit card bill long after the holiday euphoria wore off? If so, we're here to help.

A **Holiday Savings Account** lets you save for holiday spending in advance rather than relying on credit cards at the last minute. You even can arrange to have the money deducted directly from your paycheck, making saving as painless as possible. Call or stop by today to set up your Holiday Savings Account.



Did You Know...?

Did you know that savings bonds have been around since 1935? They were introduced by then-Treasury Secretary Henry Morgenthau, Jr., as a means of encouraging public participation in government financing. They were nicknamed "baby bonds" and the first year's total sales of the bonds reached \$204 Million. Today, sales of the Treasury's EE and I bonds top over \$3 Billion!

Did you know that 80% of consumers carry a Debit Card in their wallet? Debit Cards, or Check Cards, as they are also called, were first introduced in 1982 by a Canadian credit union. The use of debit cards has become so widespread that their volume of use has overtaken or entirely replaced the check and, in some instances, cash transactions.

bulletin board

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

Good Friday
Friday, April 6

Congratulations

Congratulations to Maria F. of New Jersey! She was the winner of our email Sweepstakes and is now enjoying a brand new iPad!

Best Wishes

Join us in wishing our Vice-President of Finance, George Biehler, well on his retirement. At the end of January 2012, George will retire after over 38 years of service. We'll miss you, George!

Once A Member, Always A Member

When you become a member of Campbell Employees Federal Credit Union, that relationship lasts a lifetime. So if you move, change jobs, or retire, be sure to take us along!

No matter where you are, you can access your accounts at any time using either **PCU** (Personal Credit Union Home Banking offering online banking through any computer with Internet access) or **ART** (Audio Response Teller using any touch-tone phone).



An Exciting Change Is Coming To Your Checks!

Introducing CheckFolio™

You may notice that your next check order looks different when it arrives in your mailbox.

We're excited to bring you **CheckFolio**, an innovative new way to receive, store, and use your personal checks. With CheckFolio, multiple checkbooks are neatly aligned in a compact folio for convenient use and storage. The result of extensive research and consumer feedback, CheckFolio is designed to help you:

- **Stay organized.** All components are packaged together neatly, ready to place in a drawer, filing cabinet, or on a bookshelf so you can easily access them when you need to and store them when you don't.
- **Secure your identity.** CheckFolio arrives in a tamper-evident package and its unique design makes for discreet and flexible storage options – helping to protect the contents and your identity.
- **Protect the environment.** The compact and efficient design uses less material and creates less waste. And, CheckFolio is recyclable.

We know you'll love CheckFolio as much as we do!

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Mailing Address:

P.O. Box 2737
Camden, NJ 08101

Toll free: (800) 257-5354

Telephone: (856) 486-3250

Fax: (856) 486-3257

Website: www.campbellcu.org

ART (Audio Response Teller):
(856) 486-3270

ABA/Routing #: 236077658

After hours lost or stolen
VISA® Check and STAR® ATM Cards:
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After hours lost or stolen
MasterCards®: (800) 449-7728

MasterCard CardLock:
(877) CULOCK1 or (877) 285-6251
www.cucardlock.com



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Rate Watch

Rates shown are as of: 12/11/11. All Rates Subject To Change.

	Rate	APY
Savings	0.50%	0.50%
Holiday & Vacation Savings	0.40%	0.40%
Checking Plus Interest	0.40%	0.40%
IRA (Traditional, Roth)	1.10%	1.11%

Loan Type	Rate	Term
Signature Loan		
Preferred Member	As low as*	8.90% APR Up to 72 months
	As low as*	9.90% APR Up to 72 months
New/Used Vehicles		
Preferred Member	As low as*	2.90% APR Up to 84 months
	As low as*	3.90% APR Up to 84 months

Secured Loan	Rate	Term
C.U. Shares	2.50% APR	Up to 60 months
Stocks	4.75% APR	Up to 60 months

*Lowest rate based upon credit history.

Loan Type	Rate	Term
Home Equity		
Fixed Rate	5.75% APR	Up to 60 months
Fixed Rate	6.25% APR	Up to 120 months
Fixed Rate	7.00% APR	Up to 180 months
Variable Rate	4.25% APR	Up to 180 months

First Mortgages
Call (888) 935-5772 for current rates

MasterCard Credit Card
10.90% APR (Fixed Rate)

... to serve you, our valued members, for all your financial needs.