



member *Link*



Winter 2011

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New Year, New Look, Same Great Credit Union

What better way to enter the New Year than with an entirely new perspective? This year, we are going even further by taking on an entirely new look! We commissioned a redesign of our logo for the first time in 20 years. This fresh new design was created by the Campbell Soup Company design team.

Just as redecorating a room gives you a new outlook, the redesign of our logo gives us a powerful and strong approach. It symbolizes how Campbell Employees FCU is different from many other financial institutions. We will introduce our brand enhancements throughout the year, and by the end of 2011, all forms, envelopes, letterhead and brochures will carry the new logo.

With all of these changes, it is important to note that even with our new look, we are still the same reliable and honest credit union you know and trust. As always, we take our role of serving you, our valued members, very seriously. No matter what our logo looks like, your member-owned credit union will always be here for you – 2011 and beyond.



Everything Old Is New Again...

See our new Credit and Check Card designs on page 2.



The Newsletter For Members Of Campbell Employees Federal Credit Union

VISIT US ONLINE AT WWW.CAMPBELLCU.ORG

Introducing: New VISA® Check Card And MasterCard® Credit Card Designs!

With our new look comes a fun change to our Check and Credit Card designs. We are about to transition these new card designs, but we want to ensure you that you don't need to do anything to receive your new card. Shortly before your card reaches its expiration date, the newly designed cards will arrive in the mail. You will still experience the same wonderful service and benefits you know and expect from these cards.

Check Card Benefits:

- Acts Like A Check
(Funds Deducted From Your Checking Account At Time Of Purchase)
- Cash On Demand Power Of An ATM Card
- Convenience Of A Credit Card, Without The Debt!
- Accepted Worldwide

MasterCard Credit Card Benefits:

- Still Only 10.90% APR* (Fixed Rate)
- No Annual Fee
- 25-Day Grace Period
- Up To A 1% Rebate On Annual Purchases With Gold Cards
- Track Your Activity Online
- Accepted Worldwide
- No Balance Transfer Fees

We think you'll really enjoy these new designs, which, like our logo, have been designed by the Campbell Soup Company design team. The new MasterCard Credit Cards retain the Campbell Kids on the design but now new kids will be in place! And, of course, our fresh new logo will be prominently on display on both cards, so whenever you use your cards you can be reminded how you are part of something special – a money-saving, caring and trustworthy credit union!

*APR=Annual Percentage Rate.



Credit Unions Make Headlines

As more consumers become disenchanted with banks, reporters are discovering what credit union members have known all along. Whether big or small, at a credit union:

- You're not just a number and an account – you're a member-owner with voting rights.
- Elected volunteers, not paid board members, have a lifetime of involvement in diverse industries and their community. They guide professional management in serving all members' best interests – there are no stockholders.
- The financial goal is to serve members and to keep the credit union strong. The motive is not to make money at the expense of consumers to pay stockholders.
- The not-for-profit operation means any earnings go into reserves for safety or into providing services at fair prices – lower-cost loans, better-than-average savings yields, and rational fees.

Still Have Questions?

Talk to a credit union professional – or a member – today!



Rollover IRAs Put You in Control*

When you leave a company, one of the most important decisions you have to make is what to do with your 401(k) account. You have several options: you can leave the account where it is (depending on the amount), roll it into a Traditional IRA (Individual Retirement Account) or a Roth IRA, roll it into your new employer's plan or cash it out.

Unless there's a dire emergency, financial experts recommend not cashing out a 401(k) account. When you cash out a 401(k) account, you'll have to pay ordinary income tax, plus a 10% penalty and state and local taxes on your 401(k) distribution. That will leave you with only 40% to 60% of your 401(k) savings, depending on your tax bracket.

By rolling your 401(k) account into a Campbell Employees FCU IRA, you can take control of your retirement money and invest it the way you want. A Campbell Employees FCU IRA is one of the safest and most convenient ways to invest your retirement money.

*Neither CUNA nor the author of this article is a registered investment adviser. Readers should seek independent professional advice before making investment decisions.

Did You Know...?

Did you know you can have up to 15 different Savings Accounts in addition to your Regular Savings? Now you can designate a Special Savings account for a specific savings goal. Perhaps you want separate college funds for each child. Or maybe you'd like one Savings Account for your dream vacation and another for emergency home repairs. You can even nickname that account "Dream Vacation" or "Emergency Home Repair." Call us and we'll be happy to help you set up additional savings accounts all under your main Campbell Employees FCU account.

Did you know you can view your credit union MasterCard® Credit Card account activity online? You can even pay your bill online and receive your statement electronically. No more scrambling for a stamp every month or having paper bills cluttering up your desk! Sign up for eStatements today on our website under the MasterCard InfoLink.

bulletin board

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 17

Presidents' Day
Monday, February 21

Good Friday
Friday, April 22

Notices:

The annual audit of the financial condition of Campbell Employees FCU will begin in January by our auditors, The Churchin Group. Please be advised that balance verification letters will be mailed to a group of randomly selected members. We ask in advance for your cooperation with this process. Thank you.

New Email Address?

When you change your email address, don't forget to notify your credit union. If you use PCU Home Banking, select the "Preferences" button on the left of the screen and click on "Change email." You can also mail your change to us at: P.O. Box 2737, Camden, NJ 08101 or fax it to: **(856) 486-3257**. If you prefer, you can visit one of our branches and talk to a Member Services Representative. They'd be happy to help you make the change.

Making It Easier To MOVE IN



Campbell Employees FCU has developed a relationship with PHH Mortgage Services to bring you the ultra-convenient "C.U. MOVE IN" Mortgage Program. Now, obtaining a first mortgage couldn't be easier or more reasonable.

Everything about the "C.U. MOVE IN" Mortgage Program is designed to make your new home purchase experience pleasant. With "C.U. MOVE IN," we guarantee:

- PHH will make a same day loan decision or will pay you \$250.*
- PHH will meet the requested closing date...or will reduce your interest rate by 1/8 of one percent for the life of the loan.**
- PHH will beat any other lender's deal by at least \$100, or will pay you \$500.***

Call our Mortgage Specialists at **(888) 935-5772**. With this one phone call we can:

- Complete Your Application
- Make A Loan Decision On The Same Day
- Order An Appraisal
- Guarantee A Closing Date

Find out how easy it can be to obtain a mortgage with Campbell Employees FCU "C.U. MOVE IN" Mortgage Program and PHH. We guarantee you'll like it!

Financing provided by PHH Mortgage Services, 3000 Leadenhall Road, Mt. Laurel, NJ 08054 (1-800-800-3211). Arizona Residential Mortgage Licensee #BK BR 00010039; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act, Delaware Licensed Lender #112579. Georgia Residential Mortgage Licensee; Illinois Residential Mortgage Licensee #5089, 310 South Michigan Ave, Suite 2130, Chicago, IL 60604 312-793-1409; Massachusetts Licensed Lender # ML 0060; New Hampshire First Mortgage Banker # 5625-MB & Second Mortgage Home Lender #5626-MHL; Licensed Mortgage Banker-N.J. Department of Banking; Licensed Mortgage Banker - NYS Banking Department; Rhode Island Licensed Lender; Minnesota-This is not an offer to enter an interest rate lock-in agreement. Licensed First Mortgage Banker and Secondary Mortgage Lender by Pennsylvania Department of Banking. PHH Mortgage Services is an equal housing lender.

*PHH Guarantees Details: *First Mortgages only available on loans originated by PHH Credit Union Services' CU Move In program.**Approved, conventional purchase loans only.***A customer must provide a complete, system generated Good Faith Estimate, listing a specific lender's name that is dated the same day as the rate quoted by us. If such Good Faith Estimate indicates an equivalent or lower interest rate and closing costs package, for the same loan program that is offered by us and we have verified the accuracy of the rate and fees listed, then we will have the option of beating that lender's total loan costs by \$100 or paying the customer \$500 (\$750 for properties located in California) when they close with that lender and provide us with a copy of the signed Note and final HUD-1 Settlement Statement.*



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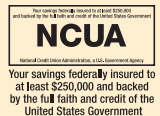
ART (Audio Response Teller):
(856) 486-3270

ABA/Routing # 236077658

**After hours lost or stolen
VISA® Check and STAR® ATMs Cards:**
(800) 523-4175

**After hours lost or stolen
MasterCards®:** (800) 449-7728

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



10-01093 12/10 Marketing Partners 888.641.1215

Rate Watch

Rates shown are as of: 12/11/10. All Rates Subject To Change.

	Rate	APY
Savings	1.15%	1.16%
Holiday & Vacation Savings	1.05%	1.06%
Checking Plus Interest	1.00%	1.01%
IRA (Traditional, Roth)	1.90%	1.92%

Loan Type	Rate	Term
Signature Loan		
Preferred Member As low as*	9.90% APR	Up to 72 months
As low as*	10.90% APR	Up to 72 months
New/Used Vehicles		
Preferred Member As low as*	4.00% APR	Up to 84 months
As low as*	5.00% APR	Up to 84 months

Secured Loan	Rate	Term
C.U. Shares	3.15% 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.