

XCEL Federal Credit Union Invites EWGA – Central NJ members to enjoy the exclusive benefits of membership

XCEL is a member-owned not-for-profit financial cooperative originally chartered in 1964 to serve Port Authority of NY and NJ Employees. We have since expanded to serve more than 13,500 members from 75 employer groups and associations. We are headquartered in New Jersey with branches in New York and New Jersey and more than 3,700 shared branches throughout the US. We offer secure online account opening, banking and bill pay and payroll direct deposit. XCEL is stable, strong, and safe with more than \$105 Million in assets. XCEL has a 4 star rating (Excellent) by Bauer Financial, a service that independently rates banks and credit unions for safety and soundness: (http://www.bauerfinancial.com/btc_ratings.asp?q=cu)

New Member Drive through 11/13/09!! Enter to win a 42" HDTV!!

Specials:

- 10 year home equity loans as low as 5.99% APR
- New/used auto loans up to 60 mo. as low as 4.99%
- 12 month certificate – 2.10% APY - \$500 minimum – Federally insured (early withdrawal penalties apply)
- Money Market Accounts – 1.75% APY for balances of \$25,000 or greater – Federally insured (check writing privileges – up to 3 checks per month)
- View complete rate sheet at www.xcelfcu.org

XCEL OFFERS A COMPLETE LINE OF FINANCIAL SERVICES AND UNSURPASSED MEMBER SERVICE:

Free Membership (no initial or monthly fees)

Free interest-bearing checking (no restrictions) - **Free Visa Check Card**

Lower Rates on Home Equity, Mortgage, Vehicle Loans and Credit Cards

Higher Rates on Savings, Money Market and Certificate Accounts

Free Online Banking and Bill Pay

Free use of Co-op ATM network - surcharge-free - over 28,000 ATMs nationwide

Free use of Co-op Branch network – 3,700 branches nationwide

ACCOUNTS ARE FEDERALLY INSURED TO AT LEAST \$250,000 BY THE NCUA

Offers subject to change without notice

VISIT us at www.xcelfcu.org or

**Contact Ray de Quintal at (201)-546-2928 -
raydequintal@xcelfcu.org**

