

Need Holiday Cash?

You can skip a qualifying loan payment anytime. But now's the perfect time to initiate your skip if you need extra holiday cash.

Select your preferred month to skip!

Complete the short Skip-A-Pay application at www.campbellcu.org. Click on our Resources Tab, then select Applications & Forms.

Our Skip-A-Pay offer excludes credit cards, promotional loans, home equity loans, and mortgages. Two skips per qualifying loan are allowed per year. There is a small fee to initiate your skip: \$20 if the loan payment is \$250 or less, \$35 if the loan payment is \$250.01 or more.



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Stay connected and be the first to learn the latest news from Campbell Federal Credit Union.



Bulletin Board

Holiday Closings

Columbus Day
Mon., Oct. 14, 2024

Veteran's Day
Mon., Nov. 11, 2024

Thanksgiving
Thurs., Nov. 28, 2024

Day After Thanksgiving
Fri., Nov. 29, 2024

Christmas Eve
Tue., Dec. 24, 2024
Closing at 1pm

Christmas Day
Wed., Dec. 25, 2024

New Year's Eve
Tues., Dec. 31, 2024
Closing at 1pm

New Year's Day
Wed., Jan. 1, 2025

Savings Insured

Rest easy. The National Credit Union Share Insurance Fund (NCUSIF) federally insures all funds up to \$250,000.

Main Office

494 Route 38 East
Maple Shade, NJ 08052



856-486-3250
Toll Free: 800-257-5354
www.campbellcu.org



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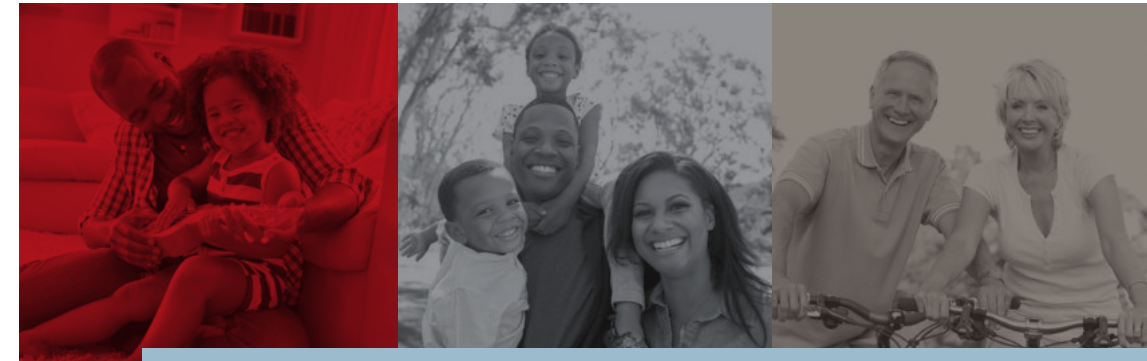


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- Your Security Always Comes First
- Inactive Account Reminder
- Cranberry Chip Cookies Recipe
- Savings Alert!



Member Link



A Newsletter for Campbell Federal Credit Union Members • FALL 2024

Introducing Contactless Payments at Campbell FCU!

We're happy to announce a new perk—contactless payment options!

When your debit or Mastercard® credit card is up for renewal, you'll receive a **contactless version**, offering a faster, safer way to pay.

Just tap your card at any contactless-enabled terminal for secure transactions—no swiping or inserting is needed!

This new feature, along with your other card benefits, provides added convenience and peace of mind. Look for your upgraded card soon, and enjoy quicker, more secure transactions!

To learn more, call us at **800-257-5354**.



You asked for more options. We listened.



A MESSAGE FROM THE PRESIDENT: Your Security Comes First

Dear Members,
As the holiday season approaches, I'm grateful for your continued trust in Campbell Federal Credit Union. This time of year brings joy and celebration, and we're committed to ensuring your financial security so you can focus on what matters most.
At Campbell FCU, protecting your accounts is our top priority. We're well-equipped to detect and prevent fraud with advanced security features like EMV chip technology, multi-factor authentication, and continuous data monitoring. Additionally, we've enhanced our ACH transfer process to require a signed form for added protection. Our dedicated team receives ongoing fraud prevention training, and we carefully select trusted partners to uphold the highest data protection standards.
Vigilance is key as we continue to safeguard your accounts. Please keep an extra eye on your accounts during this busy time of year, stay informed about potential scams, and know that we're here if you need support.
From all of us at Campbell FCU, we wish you and your loved ones a safe and joyous holiday season.

David Ardire
President & CEO
Campbell Federal Credit Union

Protecting Your Funds

An important update regarding ACH Transfers

At Campbell Federal Credit Union, safeguarding your funds is our top priority. We've updated our ACH transfer procedures to maintain the highest security standards. While phone requests were previously an option, **all ACH in-and-out transfers now require a signed form to confirm your authorization.** This extra step helps prevent fraud and ensures your account remains secure from unauthorized access.

We appreciate your understanding as we make these changes to better protect your accounts.

Keeping your information secure is our main goal, and we apologize for any inconvenience this may cause. If you have any questions, please call us at 800-257-5354.



Inactive Account?



Let's make sure you're getting the most out of your membership!

Life gets busy, and it's easy to lose track of things. We want to ensure you're making the most of your credit union membership, so we're reminding you to keep your account active. **To avoid an Inactive Account Fee of \$25, make a transaction before December 31, 2024.**

Avoiding this fee is easy! Any activity, whether a quick transfer, deposit, or cash withdrawal, will keep your account active. It's also a great time to explore some of our services you might not currently use—we can save you time and money in many ways!

Please take a moment to make a transaction. For assistance, visit www.campbellcu.org or call 800-257-5354.

Cranberry Chip Cookies

A perfect recipe for your holiday get-togethers!

YIELD about 6 dozen

Ingredients

- 1 cup butter, softened
- 1 cup sugar
- 2 large eggs
- 1 teaspoon vanilla extract
- 2-1/4 cups all-purpose flour
- 1/2 teaspoon baking powder
- 1/4 teaspoon salt
- 1-1/2 cups semisweet chocolate chips
- 1-1/2 cups dried cranberries
- 3/4 cup chopped pecans
- 1/2 cup English toffee bits or almond brickle chips, optional*

Directions

1. In a large bowl, cream butter and sugar. Add eggs and vanilla; mix well. Combine the flour, baking powder and salt; gradually add to the creamed mixture and mix well. Stir in chocolate chips, cranberries, pecans and toffee bits if desired (dough will be stiff).
2. Drop by rounded tablespoonfuls 2 in. apart onto ungreased baking sheets. Flatten slightly. Bake at 350° for 11 – 14 minutes or until set and edges are lightly browned. Cool for 2 minutes before removing to wire racks.

Savings Alert!

Say Goodbye to the \$1.00 Monthly ATM/Debit Card Fee.

We have great news! Campbell FCU is eliminating the \$1.00 monthly ATM/Debit Card Fee, making it even easier to access your money without extra costs. As your not-for-profit credit union, we're always finding ways to give back to our members, and this is just one more way we're prioritizing your financial well-being.

If you're not already using a Campbell FCU ATM/Debit Card, request yours today for a more convenient way to pay.

