Fall Recipe: Gran's Apple Cake

Celebrate apple season with a timeless favorite!

Prep Time:	Cook Time:	Yield:
20 min	35 min	24 servings

Ingredients:

- 1-2/3 cups sugar
- 2 large eggs, room temperature
- 1/2 cup unsweetened applesauce
- 2 tablespoons canola oil
- 2 teaspoons vanilla extract
- 2 cups all-purpose flour
- 2 teaspoons baking soda
- 2 teaspoons ground cinnamon
- 3/4 teaspoon salt
- 6 cups chopped peeled tart apples
- 1/2 cup chopped pecans

Frosting:

- 4 ounces reduced-fat cream cheese
- 2 tablespoons butter, softened
- 1 teaspoon vanilla extract
- 1 cup confectioners' sugar

Directions:

1. Preheat oven to 350°. Coat a 13 x 9 inch baking pan with cooking spray.
2. In a large bowl, beat sugar, eggs, applesauce, oil, and vanilla until well blended. In another bowl, whisk flour, baking soda, cinnamon, and salt; gradually beat into sugar mixture. Fold in apples and pecans.
3. Transfer to prepared pan. Bake 35-40 minutes or until top is golden brown and a toothpick inserted in center comes out clean. Cool completely in pan on a wire rack.
4. In a small bowl, beat cream cheese, butter, and vanilla until smooth. Gradually beat in confectioners' sugar (mixture will be soft). Spread over cake. Refrigerate leftovers.

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Bulletin Board

Holiday Closings

Campbell FCU will be closed in observance of the following holidays:

Columbus Day
Mon., Oct. 13, 2025

Veteran's Day
Tues., Nov. 11, 2025

Thanksgiving Day
Thurs., Nov. 27, 2025

Day After Thanksgiving
Fri., Nov. 28, 2025

Christmas Eve
Wed., Dec. 24, 2025
Closing at 1pm

Christmas Day
Thurs., Dec. 25, 2025

Day After Christmas
Fri., Dec. 26, 2025

New Year's Eve
Wed., Dec. 31, 2025
Closing at 1pm

New Year's Day
Thurs., Jan. 1, 2026

Access your accounts anytime through Online Banking, Mobile Banking, or our ATM network.

Savings Insured
Rest easy. All funds are Federally insured to $250,000 by the National Credit Union Share Insurance Fund (NCUSIF).

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Maple Shade, NJ 08052

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Campbell Federal Credit Union

MemberLink

A Newsletter for Campbell Federal Credit Union Members • FALL 2025

October Is Cybersecurity Awareness Month

A Message from the President

As we move into a new season, I want to thank you for your continued trust in Campbell Federal Credit Union. Your financial well-being and security are always our top priorities.

At Campbell FCU, we take many steps behind the scenes to protect your accounts, including EMV chip technology, fraud monitoring, multi-factor authentication, and continuous data checks. We've also strengthened our ACH transfer process by requiring signed authorizations, and our staff receive ongoing training in fraud prevention.

But cybersecurity is a shared effort. This October, during **National Cybersecurity Awareness Month,** we encourage you to take a few simple steps to keep your information safe:

- **Use strong, unique passwords** and update them regularly.
- **Enable multi-factor authentication** wherever possible.
- **Be cautious of phishing emails or texts—** never click suspicious links.
- **Monitor your Campbell FCU accounts frequently** and set up alerts.
- **Keep your devices updated** with the latest security patches.

Together, your vigilance and our safeguards create a strong defense against fraud. Learn more at www.campbellcu.org

David Ardire, President & CEO | Campbell Federal Credit Union

Thank you for being the heart of Campbell FCU!

More Rewards, More Choices—Coming Soon!

Starting this November, your Campbell FCU Mastercard® will include enhanced perks that make every purchase more rewarding, flexible, and secure.

Gold Rewards Card: *Better Than Ever*

- **More Rewards:** Earn **1.5% cash back** on every purchase—everywhere, every time.
- **More Flexibility:** Redeem rewards anytime for cash, statement credits, travel, and merchandise.
- **More Control:** Choose how and when you want to use your rewards—your card, your way.

Classic Red & White Card: *Still Simple, Still Reliable*

- **Low Non-variable Rate:** Count on a steady, budget-friendly rate.
- **No Surprises:** Affordable borrowing with no hidden fees.
- **Simple by Design:** The perfect card for everyday purchases.

Security & Convenience You Can Trust

In addition to enhanced benefits, your Campbell Mastercard® continues to offer:

- **Fraud Monitoring:** Advanced systems that help detect and stop suspicious activity.
- **Contactless Technology:** Tap to pay for a faster, safer checkout experience.
- **Digital Wallet Compatibility:** Add your card to Apple Pay®, Google Pay™, or Samsung Pay®.

Not Yet a Cardholder? Apply today at www.campbellcu.org

Celebrating Trudy's Retirement

This fall, we bid a fond farewell to Trudy Figueroa, who is retiring after an incredible 42 years of service with Campbell Federal Credit Union.

Trudy began her career on **May 23, 1983,** as a teller in the credit union office at the Campbell Soup Plant in Camden, NJ. Over the years, she held several key roles—including processing checks for multiple branch locations, serving as ATM Coordinator, ACH Coordinator, and ultimately Senior EFT & ACH Coordinator.

One of her fondest memories is attending the Annual Meetings, where hundreds of Campbell Soup employees and members came together each year to celebrate the credit union community.

In retirement, Trudy looks forward to spending more time with family and friends—and maybe enjoying a little travel along the way. After more than four decades of dedicated service, she has truly left her mark on Campbell FCU and the members she has helped throughout the years.

Trudy, we thank you for your loyalty, hard work, and the many ways you enriched our credit union family. Congratulations on your well-deserved retirement!

Skip-A-Pay Is Available!

Fall can be expensive, and a little extra cash always comes in handy. With our Skip-A-Pay program, you can skip one eligible Campbell FCU loan payment—freeing up funds for fall travel, holiday shopping, or other seasonal expenses.

- **Simple to Apply:** Complete the short form at www.campbellcu.org.
- **Flexible:** Choose the month that works best for your budget.
- **Affordable:** A small processing fee applies.

Apply today and give your budget some breathing room.

Skip-A-Pay is available on qualifying loans only. Excludes credit cards, promotional loans, home equity loans, and mortgages. Two skips per qualifying loan are allowed per year. The fee is $20 if your loan payment is $250 or less, or $35 if your loan payment is $250.01 or more. Other restrictions may apply. Contact us for complete details.

Fall Into Savings: Budgeting Tips for Autumn

With cooler days on the way, it's the perfect time to give your budget—and your home—a little extra attention.

Taking a few simple steps now can help you save money and reduce seasonal stress.

- **Prepare for Higher Utility Bills.** Seal drafts around windows and doors, schedule a furnace check-up, and adjust your thermostat to save energy and reduce costs.
- **Plan for the Holidays Early.** Create a gift list and set a budget now to avoid overspending when the season gets busy.
- **Take Advantage of Seasonal Sales.** Watch for deals on clothing, household items, and even home improvement supplies—it's a smart way to stretch your budget.
- **Boost Your Savings.** Schedule a small automatic transfer into your savings account. Even a few dollars each week can add up quickly.
- **Start a Holiday Club.** Take the stress out of next year's expenses by opening a Holiday Club Account—perfect for setting aside funds for gifts, travel, and other holiday needs.

With these steps, you'll be ready for a season that feels lighter and less stressful.

Scholarship Spotlight: *Congrats, Jacqueline!*

We're thrilled to share that Campbell FCU member Jacqueline Pienaar has been awarded a **$2,000 LendKey Scholarship.**

A student at the **Georgia Institute of Technology,** Jacqueline is majoring in Materials Science and Engineering. She was selected from among 310 applicants representing 43 participating credit unions—and because of a tie in top scores, LendKey awarded an additional scholarship this year.

We're incredibly proud of Jacqueline's achievements and look forward to seeing all she accomplishes in the future. Congratulations, Jacqueline!