

MasterCard®: Two Great Options

You Choose

Whether you value rewards or a low fixed rate, Campbell FCU offers a card that fits your lifestyle.

Gold Rewards MasterCard®

- Earn 1.5% cash back on every purchase
- Redeem for cash, statement credit, check, or ACH deposit
- Contactless and digital wallet compatible

Classic Red & White MasterCard®

- Low fixed rate
- Straightforward, dependable borrowing
- Ideal for everyday purchases

Call 800-257-5354 or visit www.campbellcu.org to get started.

APR = Annual Percentage Rate. Rate based on creditworthiness and subject to change. Contact the credit union for full terms and conditions.



Follow Us On Facebook & Instagram

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



Bulletin Board

Holiday Closings

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

Good Friday

Friday, April 3, 2026

Memorial Day

Monday, May 25, 2026

Juneteenth National Independence Day

Friday, June 19, 2026

Independence Day

Friday, July 3, 2026

Labor Day

Monday,
September 7, 2026

Columbus Day

Monday,
October 12, 2026

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

Savings Insured

Rest easy. The National Credit Union Share Insurance Fund (NCUSIF) federally insures 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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Member Link



A Newsletter for Campbell Federal Credit Union Members • SPRING 2026

Growing Together This Spring

A Message from the President

Dear Members,

Spring is a season of renewal—a time to refresh, reconnect, and look ahead with optimism. At Campbell Federal Credit Union, it's also a time to reflect on the strength of our member-owned community and the shared purpose that guides everything we do.

As a not-for-profit financial cooperative, our focus remains simple: serve you well. Every account opened, loan approved, and card used strengthens our ability to reinvest in better rates, enhanced security, and improved services for our members. Your participation truly helps us grow together.

This spring, I invite you to join us at our **Annual Meeting on April 21 at 5:00 PM**, either in person at our Maple Shade Main Office or online via Zoom. It's a wonderful opportunity to hear updates, ask questions, and see how your credit union continues to evolve. Whether you attend in person or virtually, we look forward to sharing light refreshments, raffle prizes, and meaningful conversation.

Thank you for being part of the Campbell FCU family. We're grateful for your trust and proud to serve you today—and in every season ahead.

Warm regards,

David Ardire
President & CEO



Thank you for being the heart of Campbell FCU!

You're Invited: Campbell FCU Annual Meeting

Join us on Tuesday, April 21, at 5:00 PM



04 | 21 | 2026

- **Where:** Main Office, Maple Shade, NJ, or via Zoom
- **Perks:** Light refreshments and raffle prizes (in person or online!)

RSVP today at marketing@campbellcu.org.
We look forward to seeing you!



Shared Branching: Bank Anywhere

Did you know your Campbell FCU membership gives you access to thousands of participating credit unions nationwide?

Through Shared Branching, you can:

- Make deposits and withdrawals
- Transfer funds
- Make loan payments
- Access your account while traveling

Simply bring a valid government-issued ID and your account information to a participating location. It's convenient, secure, and designed to keep you connected to your money—no matter where life takes you.

Before your next trip, find a Shared Branch location near you at www.campbellcu.org.

Convenience and security—working together for you.

Auto Loans Made Easy

Spring is prime time for car shopping. Getting pre-approved before you visit the dealership gives you a real advantage and simplifies the process.

Whether you're buying new, used, or refinancing to lower your monthly payment, we offer:

- Competitive fixed rates
- Flexible terms to fit your budget
- Easy refinancing options

Finance your next vehicle the smart way. Apply online at www.campbellcu.org or call 800-257-5354 to get started today.

Protecting Yourself from AI-Driven Scams

As artificial intelligence becomes more sophisticated, fraudsters are finding new ways to target your personal and financial information.

Staying informed about these high-tech tactics is the best way to keep your assets secure.

Be alert for:

- **AI Voice Cloning (The "Grandparent" or "Emergency" Scam)** Scammers use short clips of a loved one's voice—often harvested from social media—to create a near-perfect AI replica. They may call you claiming to be in an emergency, like a car accident or legal trouble, demanding immediate funds.
- **Deepfake Video & Image Scams** Fraudsters use AI to create realistic videos of "celebrities" or "financial experts" endorsing fake investment schemes or cryptocurrency "opportunities." If an investment deal looks too good to be true, it likely is.
- **Hyper-Personalized Phishing** AI allows scammers to write highly convincing emails and texts that mimic the tone and style of legitimate companies or even your colleagues. These messages often bypass traditional spam filters and contain malicious links designed to steal your credentials.



Remember the Golden Rule

Campbell FCU—or any legitimate financial institution—will **never** ask for your passwords, PINs, or secure access codes. If you receive a call that sounds like someone you know but feels "off" or urgent, hang up and call them back on a trusted number.

PROTECT YOURSELF

- **Establish a "Safe Word":** Pick a secret phrase with your family members to verify identities during suspicious phone calls.
- **Enable Multi-Factor Authentication (MFA):** Use app-based authenticators rather than SMS codes whenever possible to prevent SIM-swapping.
- **Audit Your Digital Footprint:** Be mindful of how much of your voice or video is publicly available on social media, as scammers use this data to train AI models.
- **Verify Through Direct Channels:** If you receive an urgent request for money via text or email, contact the person or organization directly using a known, official phone number.

Refresh Your Budget This Spring

Spring cleaning isn't just for closets—it's the perfect time to reset your financial goals.

- **Audit Subscriptions:** Review apps and streaming services. Cancel anything you no longer use to stop quiet drains on your account.
- **Update Savings:** Adjust automatic transfers to align with your current goals, whether it's a vacation fund or an emergency cushion.
- **Lower Fixed Costs:** Compare insurance policies or explore energy-saving upgrades to reduce monthly utility bills.
- **Refine Debt Plans:** Check if consolidating or refinancing high-rate balances could lower your monthly payments.

A seasonal refresh helps you stay confident and prepared all year long. If you need support, our team is happy to review your budget or credit report with you.



Celebrating the Career of Russell J. Turco

CFO & VP of Finance, Campbell Federal Credit Union

From his 1983 start as a college intern in the Campbell Soup IT department to his leadership as Credit Union CFO, Russ Turco's career has been a remarkable 43-year journey within the Campbell FCU family.

After four decades of dedicated service—spanning business unit and corporate finance roles, volunteer committee work, and being part of the construction of our Maple Shade headquarters, Russ will retire at the end of May. For Russ, the highlight of his tenure has always been the people. He fondly recalls the annual meetings and the rewarding experience of seeing and assisting retirees and former colleagues throughout the years.

"I will truly miss working with—and seeing—my Credit Union colleagues every day," Russ shares.

As for the road ahead, Russ is eager to embrace a new chapter centered on family—spending quality time with his wife, Kathy, their children, and their four grandchildren. His retirement promises to be a vibrant mix of travel, photography, and music, with plenty of 4x4 beach adventures ahead.

Congratulations, Russ, on a legendary run!