



Easy Harvest Snack Mix

Bring a little crunch to road trips, game days, or fall gatherings with this colorful, no-bake snack.

Ingredients:

- 4 cups popped popcorn
- 2 cups small pretzels
- 2 cups toasted oat cereal
- 1 cup dried cranberries
- 1/2 cup pumpkin seeds
- 1/2 cup mini chocolate chips or chocolate candies



Directions:

1. Combine the popcorn, pretzels, cereal, cranberries, and pumpkin seeds in a large bowl.
2. Once the popcorn is completely cool, gently stir in the chocolate. Serve immediately or store in an airtight container.

Make it your own by adjusting the mix-ins to fit your family’s tastes.

Inactive Account Reminder

Have you completed a financial transaction on your Campbell FCU account this year?

On December 31, accounts with no financial activity during the year will be charged a **\$25 inactive account fee**. The good news is that the fee is easy to avoid.

- Before the end of the year, simply:
- Make a deposit
 - Complete a withdrawal
 - Call us to transfer funds between your accounts

If you’re unsure whether your account has had qualifying activity, please call 800-257-5354. We’ll be happy to review your account and help you keep it active.

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:

Columbus Day
Mon., October 12, 2026

Thanksgiving Day
Thurs., November 26, 2026

Day After Thanksgiving
Fri., November 27, 2026

Christmas Eve
Thurs., December 24, 2026
Main Office closing at noon

Christmas Day
Fri., December 25, 2026

New Year’s Eve
Thurs., December 31, 2026
Main Office closing at noon

Access your accounts anytime through Online Banking, Mobile Banking, or Campbell FCU’s convenient ATM network.

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

Main Office
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Member Link



A Newsletter for Campbell Federal Credit Union Members • FALL 2026

Members First—Today and Every Day

A Message from Dave

At Campbell Federal Credit Union, putting members first is more than a philosophy. It guides how we serve you, the decisions we make, and the products and services we provide.

As a member-owned financial cooperative, we exist to help you achieve your goals—not to generate profits for outside shareholders. That means offering personal service, practical financial solutions, and support you can count on through every season of life.

On Thursday, October 15, we’ll join credit unions around the world in celebrating International Credit Union Day.



**Cooperative Finance:
A Steady Signal
in a Noisy World**

It’s an opportunity to recognize the people-helping-people philosophy that has shaped the credit union movement—and to thank you for choosing Campbell FCU. Your membership and trust make everything we do possible. We are grateful for the opportunity to serve you and look forward to continuing to put your financial well-being first.

David Ardire, President & CEO | Campbell Federal Credit Union

Thank you for being the heart of Campbell FCU!



Need a Little More Room in Your Budget?

Skip a Payment. Keep the Cash.

Some months simply bring more expenses than others.

Campbell FCU's Skip-a-Pay program can give you some welcome breathing room by allowing you to skip an eligible loan payment and keep that money available for other needs.

Choose the Month That Works for You

Members may choose which month they would like to skip a payment on an eligible:

- Auto Loan
- RV Loan
- Signature Loan
- Home Equity Loan
- Share Secured Loan

Ready to Get Started?

Call **800-257-5354**, visit **Campbell FCU**, or complete the **Skip-a-Pay application at www.campbellcu.org/wp-content/uploads/2020/11/Campbell-FCU-SAP-Application.pdf**.

A processing fee applies to each skipped payment: \$20 for loan payments of \$250 or less and \$35 for loan payments of \$250.01 or more.

Investing in a Bright Future



Pictured (L – R): Charles Lannutti, David Ardire, scholarship recipient Zachariah Smith, and Leonard Schafer.

Campbell Federal Credit Union is proud to celebrate a meaningful first: **the presentation of a \$1,000 scholarship to a Maple Shade High School senior pursuing a college education in finance.**

The recipient, **Zachariah Smith**, is attending West Chester University this fall. He plans to use the scholarship to purchase a laptop—an important tool as he begins his college studies and works toward his future career.

Zachariah, we wish you every success at West Chester University and beyond!

Zelle®

Send Money Without the Extra Steps

From splitting the dinner check to paying back a family member, everyday transactions can be easier with **Zelle®**. Send money directly through Campbell FCU's Mobile Banking app or Online Banking using only a recipient's email address or U.S. mobile phone number.

Use Zelle® to:

- **Send** money to friends, family, and others you trust.
- **Request** money when someone needs to pay you back.
- **Split** shared expenses such as dinner, coffee, or household costs.

Enroll in a Few Steps:

- 1 Log in to Online Banking or the Campbell FCU Mobile Banking app.
- 2 Go to Bill Pay and select "Send Money with Zelle®."
- 3 Accept the terms, enter your email address or U.S. mobile number, and verify your information with a one-time code.

Make paying friends and family one less thing to worry about. Visit www.campbellcu.org to learn more or download the Campbell FCU Mobile Banking app.

zelle®

Make Fall Expenses Easier to Manage

Fall brings plenty to enjoy—but it also comes with its own mix of expenses, from school activities and home maintenance to colder-weather bills and early holiday purchases.

You don't need to overhaul your budget completely. A little planning now can help you feel ready for what's ahead while keeping your longer-term goals on track.

- **Map the next three months.** List expected costs and due dates so fewer expenses catch you off guard.
- **Create a seasonal spending category.** Set aside a manageable amount each payday for fall and holiday needs.
- **Shop your home first.** Check clothing, decorations, and supplies before buying duplicates.
- **Give every sale a second look.** A discount saves money only when the purchase fits your plan.
- **Keep a cushion.** Leave some room for an early heating bill, vehicle repair, or other surprise.

A few thoughtful choices made ahead of time can help you spend less time worrying about expenses—and more time enjoying the season.



Welcome to the Campbell FCU Team, Chuck!



Meet **Charles G. Lannutti**, Vice President & Chief Financial Officer

Chuck may already be a familiar face to many members. He began serving on Campbell FCU's Supervisory Committee in 2014 and became a Board Member in 2024. His new role continues a long history of commitment to our Credit Union and the members we serve.

Chuck brings more than three decades of experience in finance, accounting, auditing, strategic planning, and business systems. He worked with The Campbell's Company from 1992 to 2016 and has held leadership positions with The Hershey Company since 2016.

A Certified Public Accountant (CPA), Chuck holds a Bachelor of Science in Accounting and a Master of Arts in History from La Salle University, an MBA in Marketing from Villanova University, and a PhD (ABD) in History from Temple University.

Chuck brings a wealth of knowledge to his new position—along with a genuine dedication to Campbell FCU.

We're excited to have him on our team and look forward to the many ways he'll help us continue serving our members.