

XCEL Federal Credit Union

A TRULY FREE Employee Benefit



XCEL Federal Credit Union will be celebrating our 50th anniversary this coming month. So much has changed over these past five decades. When we opened up shop, we only offered basic savings accounts and worked out of a desk drawer. Now, we offer Remote Mobile Check Deposit from your smart phone, Shared Branching (+5,000) and ATMs (+38,000), CDs, Money Markets, First Mortgages, Home Banking, Auto Loans and so much more. Now, for the fourth year in a row, we have been named One of the Best Places to Work in New Jersey! And, we were named the Credit Union of the Year for NJ for 2012! And, best of all, we just earned our first national award. The National Association of Federal Credit Unions (NAFCU) has named us the 2014 Credit Union of the Year!

Until September 11, 2001, we were headquartered in the World Trade Center (Tower 1 – 39th Floor), but now we call North Jersey our home. But from that tragedy came a new way to do banking. On September 10th of that year, about 4-7% of our transactions were done remotely by our members – meaning through home banking, phone banking or ATMs. Then the tragedy struck. Our members still needed to access their money even though the building was no longer there. So, they taught themselves how to use their computers to access their accounts. Today, nearly 91% of transactions are done through touch-tone phones, the Internet, smart phones, our shared branching and shared ATMs or through our own advanced ATMs. It's pretty amazing to see. It shows the resilience of our nation and our members.

Every company in New Jersey should offer their employees the FREE BENEFIT of Credit Union membership – *every company!* Your money is insured by the National Credit Union Administration Share Insurance Fund (NCUASIF) for up to \$250,000. We offer every service a bank does with little or no fees including **KASASA REWARDS CHECKING!** And membership into XCEL Federal Credit Union is absolutely free to the company, municipality or organization. It is truly a FREE BENEFIT. Call Tom Quigley at 201-499-1656 to learn more. ■



XCEL Federal Credit Union's Bloomfield headquarters at night, CEO Linda McFadden and XCEL's Special 50th Anniversary logo.

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