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Does YOUR Company Have a Credit Union?

XCEL Federal Credit Union will be celebrating our 50th anniversary this coming June. 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 and ATMs, CDs, Money Markets, First Mortgages, Home Banking, Auto Loans and so much more. Now, for the third year in a row, we have been named One of the Best Places to Work in New Jersey! And, we've been named the Credit Union of the Year!

Until September 11th, we were headquartered in the World Trade Center (Tower 1 – 39th Floor), but now we call North Jersey our home. From that tragedy came a new way to do banking. On September 10th of that year, about 4-7 percent of our transactions were done remotely by our members; meaning through home banking or ATMs. 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 percent of transactions are done through their touchtone phones, the Internet, their 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. Additionally, XCEL Federal Credit Union posted the payroll to our members who had previously signed up for Direct Deposit even though the Port Authority couldn't post payroll. That's what a credit union does. It helps its members, especially during tough times like that. We posted direct deposit for three pay periods without knowing if the Port Authority would repay us (well, we sort of knew they were good for it).

Every company in New Jersey should offer their employees the FREE BENEFIT of Credit Union membership – *every company!* We help your employees stretch their paychecks. Their 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 1-800-284-8663 x3014 to learn more. **PS**