

MONEY MATTERS

A Quarterly Newsletter of Global 1 Federal Credit Union

JULY 2014

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Board of Directors

Alan Cole – President

Mario Stagliano – Vice President

William Kaplan - Secretary

Susan DuBois – Treasurer

Debbie Cortez – Member

Joe Friedman – Member

Anthony Medici - Member

Supervisory Committee

Anthony Medici- Chairperson

Rafael Gramatges - Member

William Kaplan - Member

Employees

Arlie Littleton – CEO

Susan DuBois — COO

Mary Jo McCann-Lutz – Philly MSR

Services For Our Members

We currently offer a full list of services that we want to let our membership know about so that they can take advantage of these services.

- **Debit Cards**—A debit card will allow you access to your funds any-time day or night, from both savings and checking. If you have an ATM card with us now we would like for you to contact us about upgrading your current card to our new Debit Card.
- **MasterCard**—We also offer credit cards with the MasterCard logo. Master card is accepted at thousands of merchant locations. Contact us about converting your high interest credit cards into one of our fixed rate credit cards.
- **Our Website**—Our website is the place to check for current information about your credit union. Some of the things you can find on our website are current loan and savings rates, any special rates we may be offering, loan applications, past newsletters, links to helpful products and services
- **Home Banking**—Home banking gives you control over your accounts with the credit union. With home banking you can check balances, make transfers between your accounts with us and make loan payments from your savings or checking account.
- **Online e-Statements**—If you use our home banking website, please sign-up for online statements. With online statements there is no waiting for your statement to arrive in the mail. You will have access to your monthly / quarterly statements usually the first day of the next month.

New Mailing Address

Please use our new mailing address for all payments and correspondence.

Global 1 Federal Credit Union

7512 Maple Avenue

Pennsauken, NJ 08109



Save For Your Next Vacation

Now is the perfect time to start your Vacation Club account. You will have a whole year to save up for that dream vacation. Deposit as little or as much as you would like to ensure you can take that perfect vacation trip.

Meet The Staff

Arlie Littleton—Arlie is the CEO of Global 1 FCU effective as of the merger. He was the CEO of ESB Employees Federal Credit Union for 9 years prior to the merger. Before he started with ESB he was the Head Teller / IRA Specialist for Sussex County Federal Credit union for 4 years.

Susan DuBois— Sue is currently the COO of Global 1 FCU effective as of the merger. Prior to the merger Sue was the manager of Global 1 FCU. Sue has enjoyed 35 years with Global 1 FCU and is looking forward to several more.

Both of our Pennsauken office staff members are more than capable of handling any of your issues or answer any questions you may need addressed. Both are well versed on the operations of your credit union and are willing and able to assist you.

Dormant Accounts

We want to remind all of our members that according to credit union policy you are required to make some type of transaction to your account at least every 2 years to avoid a dormant account fee being assessed to your account. Additionally, depending on your state of residency if there is no activity on your account between 3 and 5 years the credit union is required to send the available funds to that individual state as unclaimed property

Update Your Accounts

We would like to request that all of our members review their accounts with the credit union and update them accordingly. Now is the time to let us know if a joint owner listed on your account may need to be updated due to divorce, death or just a change of mind.

Many of the accounts with Global 1 and ESB have been setup for many years with no updates. Many things may have changed over the course of several decades since the accounts were opened.

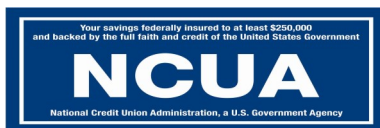
Many were also setup without any joint owner or beneficiary information provided at the time the account was activated. Please provide us with this important information to preserve your wishes on how the money should be dispersed in the event something should happen to you.

Our Offices and Hours

Pennsauken Office
7512 Maple Avenue
Pennsauken, NJ 08109
Mon-Fri 8:30-3:30
856-320-4706

Philadelphia Office
5516 Rising Sun Avenue
Philadelphia, PA 19120
Mon-Wed-Fri 9:00-3:00
215-324-6165

Steuben Office
7520 Bustleton Avenue
Philadelphia, PA 19152
Based on Lodge Meeting Dates
No Phone



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Government. National Credit Union Administration, a U.S. Government Agency

