

Making Change

FallWinter
2020-2021




South Jersey
Federal Credit Union

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Making Change

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ISSUE 2-2020

This is a publication of South Jersey Federal Credit Union.
For questions or concerns, please email
Marketing@southjerseyfcu.com. To submit your story
idea, contribute a recipe or publish a community event on
our calendar, please email us at Marketing@southjerseyfcu.com.



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President's Corner

Dear Members,

It's amazing to think that when we printed our last newsletter, we had no idea what the next few months would bring. We were looking forward to celebrating our 80th anniversary with parties in our branches. We were expecting to hear vacation stories from members and coworkers. We were planning to conduct business as usual throughout the spring and summer. Instead, we were purchasing face masks, installing plexiglass shields, and conducting the majority of our business remotely.



This was not the spring and summer we expected, and we understand that many of our members are dealing with stress and uncertainty. However, you can be sure of one thing: South Jersey Federal Credit Union continues to serve our members and the community. Although safety protocols required some changes to our daily operations, we remained available to serve our members in person at some locations, as well as through mobile banking, internet banking, telephone banking, and our locally staffed call center. From providing crisis loans to offering loan payment deferment options, SJFCU took very proactive steps to help members affected by the pandemic.

In July, we re-opened all of our branches with new safety measures, as you'll see from the photos in this issue. We continue to serve members with money-saving financial products, such as our free checking account, credit builder loans, and other lending products featured in this newsletter. Historically low mortgage rates give members a great opportunity to save money with a new mortgage or refinance. If you're trying to establish or re-establish your credit, our article on credit builder loans offers important information about the benefits of this product.

We continue to serve the community, supporting the organizations that have a positive impact on the world around us. In the past six months, we've sponsored a forum on healthy workforces, provided the financing for the purchase of Gloucester County Habitat for Humanity's 47th home, donated \$5,000 toward the construction of Habitat's 52nd home, and awarded \$13,300 in scholarships to deserving graduates. We were happy to acknowledge the winners of our 2019 Chairman's Awards and honored to be recognized at Acenda Healthcare's Circle of Impact Awards for our charitable efforts.

In the blink of an eye, Halloween will kick off the 2020 holiday season, so in this issue of *Making Change*, we've included some creative ideas for Halloween and Thanksgiving, as well as tips to save money while holiday shopping. Our article on financing a college education offers useful information on loans, grants, scholarships, work-study, and our unique tuition rewards program.

On behalf of all of us at South Jersey Federal Credit Union, I wish you and yours a safe and healthy fall and winter. We appreciate your loyalty and support as we work through any challenges that come our way to continue providing quality financial solutions, world-class service, and social commitment.

Yours truly,

A handwritten signature in black ink that reads "Ernest D. Huggard". The signature is written in a cursive style with a large, sweeping initial 'E'.

Ernest D. Huggard
President and CEO

2020

SEPTEMBER

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2021

JANUARY

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28						

IMPORTANT DATES:

MONDAY, OCTOBER 12

Columbus Day
All offices closed

SUNDAY, NOVEMBER 1

Daylight Savings Time Ends

TUESDAY, NOVEMBER 3

Election Day

WEDNESDAY, NOVEMBER 11

Veterans Day
All offices closed

THURSDAY, NOVEMBER 26

Thanksgiving Day
All offices closed

FRIDAY, DECEMBER 25

Christmas Day
All offices closed

FRIDAY, JANUARY 1

New Year's Day
All offices closed

MONDAY, JANUARY 18

Martin Luther King, Jr. Day
All offices closed

MONDAY, FEBRUARY 15

Presidents Day
All offices closed



Opportunity is knocking

Historically low refinancing rates

Mortgage rates are at an all-time low, making this a great time to apply for a mortgage or refinance your existing mortgage.

Whether you're looking for a new home or for lower payments on your existing mortgage, you can turn to South Jersey Federal Credit Union for low rates, local decision making, and flexible terms.

To learn more about our mortgages and refinancing options or start the application process, visit

SouthJerseyFCU.com

and click "**Loans & Credit.**"



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Federal Credit Union

800-582-7640 • SouthJerseyFCU.com

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Welcome Back TO OUR Branches

As a precautionary measure in response to COVID-19, beginning in March, South Jersey Federal Credit Union closed some branches and offered limited hours in others. We are happy to announce that as of July 13, all of our branches are open during regular banking hours for basic teller transactions. As you can see from these photographs, we've instituted safety measures, including plexiglass barriers, face masks for all employees and members, and social distancing requirements.

Although SJFCU was always available to members with mobile banking, telephone banking, our locally staffed call center, and website chat feature, we were excited to greet members face-to-face again. You may not be able to tell, but trust us when we tell you that our SJFCU team members are smiling beneath those masks!

EXPANDED BRANCH HOURS

**Our Columbus
Boulevard branch,**
located in the Local 19 business
center, is now open Monday
through Friday from 9 am to 4 pm.



TUITION TIPS:

Options for Funding a College Education

According to EducationData.org, over the past three decades, the cost to attend college has increased almost 8 times faster than wages, leaving families wondering how they will fund a college education without incurring a crippling amount of debt. Whether you have an elementary school student or a high school junior who has begun the college search process, understanding the options for paying college expenses can help you develop a realistic plan for your child's educational goals and your financial goals. Potential sources of financial aid include:

FEDERAL GRANTS - Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Education Assistance for College and Higher Education (TEACH) Grants, and Iraq and Afghanistan Service Grants are usually based on financial need and do not have to be repaid.

The Free Application for Federal Student Aid (FAFSA) becomes available on October 1 each year. Complete and submit it, even if you don't think you'll qualify for federal aid. Some colleges use the FAFSA to determine eligibility for their own grants and scholarships.

SCHOLARSHIPS - Many nonprofit and private organizations offer scholarships based on academic merit, talent, a particular area of study, or financial need. For instance, SJFCU awarded \$6,300 in scholarships to individual students and additionally contributed another \$7,000 to area high schools for scholarships. The U.S. Department of Labor offers a free scholarship search tool at CareerOneStop.org.

WORK-STUDY - The federal work-study program provides part-time jobs for college students to earn money to help pay educational expenses.

STUDENT LOANS - Student loans can come from the federal government, from private sources such as a bank or financial institution, or from other organizations. Loans offered by the Federal Government – Direct Subsidized Loans, which are based on need, and Direct Unsubsidized Loans, which are not based on need – offer a fixed interest rate which is usually lower than that of private loans.

For more information on college financing options, visit StudentAid.gov.



SJFCU Tuition Rewards Program

SJFCU's Tuition Rewards Program is an easy way to start earning funds for college. When you enroll in the program, you'll earn points totaling five percent of your deposit account balances each year. Those points can be used to offset tuition through guaranteed scholarships at over 400 participating private colleges. You can designate a child, grandchild, or other family member to receive your points. The earlier you join, the more you can save. To learn more about the program, visit SouthJerseyFCU.com/TuitionRewards.



A JOB WELL DONE

2019 Chairman's Awards

In August, SJFCU presented Chairman's Awards to five employees for outstanding accomplishments in 2019. SJFCU President/CEO Ernest Huggard visited several of our branches and departments to recognize these five employees for their contributions to our members and the credit union. "These Chairman's Award recipients embody the commitment and professionalism that our members deserve," said Huggard. "We're proud of them, and of all of the dedicated and knowledgeable SJFCU employees who offer members world-class service." Congratulations to the deserving winners!



Alice Golway of the Contact Center was recognized for Top Consumer Payment Protection in the organization. Golway protected 75.3% of her total loans in 2019.



Belinda Caban of the Camden branch earned the award for Top Percentage to Goal among branch employees, achieving 168.89% of her annual goal.



Deneene Maurer, an Outbound Contact Center representative, earned the Contact Center award for Top Percentage to Goal, achieving 187.27% of her annual goal.



Karen Castagna, an Outbound Contact Center representative, was the Top Total Loan Producer in the Contact Center.



Mariah Stephens of the Deptford branch was the Top Total Loan Producer among branch employees.

GET SOCIAL WITH SJFCU

Do you follow SJFCU's social media accounts? If not, you're missing important news and information that could benefit you financially. Here are just a few ways getting social with SJFCU can help you:

SEE IMPORTANT UPDATES

From branch hour changes to our latest specials, SJFCU social media followers are among the first to receive important information about our services.

LEARN VALUABLE TIPS

Our social media posts include links to articles and videos that offer tips on saving and managing your money. If you're looking for ways to trim your electric bill or searching for free ice cream on National Ice Cream Day, we've got you covered.

GET TO KNOW YOUR CREDIT UNION

We often post about the services that will benefit our members most. You'll learn more about the deposit accounts and loans that we offer to help you reach your goals.

LET YOUR CREDIT UNION GET TO KNOW YOU

The more we hear from our members, the more we can help you. Your comments, likes, and messages give us the information we need to offer you the service you deserve.



WhatTheHeckIsACreditUnion? Help your friends unlock the mystery.

As a credit union member, you probably already understand the basic differences between credit unions and banks, but if you'd like to learn more, visit WhatTheHeckIsACreditUnion.com. Feel free to share the website with your friends if they have questions about credit union membership!

Salute to SJFCU SCHOLARSHIP WINNERS

South Jersey Federal Credit Union was happy to award ten scholarships to deserving high school students. Chosen for their outstanding academic achievements, glowing teacher recommendations, impressive community service efforts, and insightful essays, these promising young students exemplify South Jersey Federal Credit Union's commitment to making a positive impact on the community.



KATELYN ANNE BAINES

Katelyn Anne Baines graduated from Hammonton High School, earning the National Honor Society Scholarship Award, Principal Award, and many other awards and honors. She balanced her academics with numerous activities, such as Programming Club, Academic Team, Physics Olympics, and National Honor Society. After earning a Bachelor's Degree at the prestigious Batten Honors College of Virginia Wesleyan University, Katelyn plans to earn a Master's Degree and PhD, and then to become a software developer and advocate for women in STEM.



RACHEL CECCANECHIO

Rachel Ceccanecchio graduated from Williamstown High School, where she made the Principal's List all four years and was named a National AP Scholar. She participated in activities such as Drama Club, Chamber Choir, and National Honor Society, while volunteering for the American Red Cross and Virtua Hospital. Rachel plans to attend Boston College with the goal of attending medical school and becoming an anesthesiologist or neurologist.



DANIELLE KLAUS

Danielle Klaus graduated from Burlington Township High School, participating in a variety of extracurricular activities ranging from Marching Band to 4-H. She plans to obtain a Bachelor's Degree in Speech-Language Pathology from Stockton University. After pursuing her Master's Degree, she plans to work with individuals with special needs in a school or clinical setting.



ZACHARY SCARPATI

Zachary Scarpati graduated from Rancocas Valley Regional High School, where he participated in the Robotics Club, RVTV school television station, and concert band. He plans to graduate from Stevens Institute of Technology's 5-year Master's Program and obtain a programming position at a large technology corporation.



DOLORES MANCINELLI

Dolores Mancinelli graduated from Seneca High School, where she made Honor Roll every year and excelled in Marching Band, Wind Ensemble, and other activities. She plans to earn a degree in Music Education at Rutgers University New Brunswick and become a vocal/instrumental teacher.

BRETT SPAFFORD

Brett Spafford graduated from Lacey Township High School, where he participated on the Ice Hockey, Football, and Lacrosse teams, as well as Chemistry Club and National Honor Society. This fall, he plans to attend Drew University, with a long-term goal of attending medical school and becoming a physician.



NADIR JAMES

Nadir James graduated from Deptford High School, where he participated in Winter and Spring Track, Student Government, and the Robotics Club and held leadership positions such as Pep Rally Host and Homecoming representative. He plans to

attend the University of Maryland at College Park, with the goal of becoming a computer engineer.



GABRIEL RENNINGER

Gabriel Renninger graduated from West Deptford High School, where he excelled academically while participating on the Winter and Spring Track teams and serving as Captain of the Cross Country team. He plans to pursue a Bachelor's Degree at Penn State University –

University Park, followed by a Master's Degree in Chemical Engineering and a career in pharmaceuticals.



ELIJAH BELCHER

Elijah Belcher graduated from Paul VI High School, where he participated in Varsity Basketball, Varsity Soccer, Cross Country, and Varsity Football, earning the Varsity Football Coaches Award and Varsity Soccer Most Improved Player Award. A member of numerous clubs and

community service organizations, he plans to attend North Carolina A & T State University and become a mechanical engineer.

GRAZIELLA BANCHERI

Graziella Bancheri graduated from Atlantic City High School, where she was a member of the Cross Country, Indoor Track, Crew, and Swim Teams, as well as National Honor Society. She plans to attend Stockton University to study health science, eventually entering the field of radiology or physical therapy.

We wish our scholarship recipients and all 2020 graduates the best of luck. As you pursue your goals, SJFCU will be here to help, every step of the way.



PRODUCT SPOTLIGHT: CREDIT BUILDER LOANS

Whether you're interested in establishing credit or seeking to rebuild a better credit history, a credit builder loan may help. We've broken down the basics of this loan product to help you determine whether a credit builder loan is a worthwhile option for you:

BUILD CREDIT WHILE SAVING

If you're approved for a credit builder loan, SJFCU will loan you an amount between \$500 and \$2,500. There is a \$35 application fee, and proof of income or a cosigner with proof of income is required. Unlike other loans, which result in the borrower receiving the money right away, SJFCU deposits your funds into a special interest-bearing savings account.

You make monthly payments until the loan is paid with a low interest rate that is established during the application process. When the loan is paid in full – 6 to 24 months after the start of the loan – you have access to all the money in the special savings account, and SJFCU provides a good report to the credit bureaus.

CREDIT BUILDER LOAN BENEFITS:

- Members who have never borrowed can establish a credit score
- Members with lower credit scores can improve their repayment history
- Members who participate have the chance to increase their savings balances
- The cost of the loan interest is partially offset by the interest your savings account earns

To learn more about credit builder loans at SJFCU or to start the application process, visit the "Personal Loans" section of SouthJerseyFCU.com.



When You Need Help Reaching Your Goals, **We'll Be There**

Maybe you're ready to start building that addition or investing in some energy-efficient appliances. Maybe you're interested in saving money with a consolidation loan. Or maybe you want to take advantage of end-of-year auto sales. Whatever you're dreaming about accomplishing this fall and winter, SJFCU has the loan products you need to help you reach your goals:

AUTO LOANS | PERSONAL LOANS | CREDIT BUILDER LOANS
SECURED LOANS | HOME MORTGAGES
HOME EQUITY LOANS | HOME EQUITY LINES OF CREDIT

For low rates, flexible terms, and local decision-making, rely on SJFCU. To learn more about our personal loans or start the application process, visit SouthJerseyFCU.com and click "Loans & Credit."



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LENDER

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Congratulations ARE IN ORDER

SJFCU is committed to excellence, and in this issue, we have a number of honors and awards to celebrate. We offer a tip of the hat to the following SJFCU team members for their accomplishments:



**SJFCU PRESIDENT/CEO
ERNEST HUGGARD**
was selected by *South Jersey Biz* as one of the magazine's "Power 50" Most Influential People in Business for 2020. *Kudos!*



**SJFCU ASSISTANT VICE
PRESIDENT/REGIONAL
SALES LEADER
ERIK YOUNG**
was named one of *South Jersey Biz* magazine's "20 Under 40." *Well done, Erik!*

Meritorious SERVICE AWARDS

Several outstanding SJFCU team members were recognized with Meritorious Service Awards. Each of these Member Service Representatives were the subject of a positive letter or recommendation received from a member. In recognition of their commitment to outstanding service, SJFCU presented them with a certificate and ribbon to include on their ID badge.



Ryan O'Neal was recognized twice by members: on January 8 and then again on March 3.



A member noticed Isiah Rose's excellent service on February 2.



DaVita Davis received two member compliments: one on February 9, and one on April 2.



Members praised Arthur Taylor on both February 27 and June 5.



Andrew McKernan went above-and-beyond on March 30.



A member commended Martha Baksh on April 9.



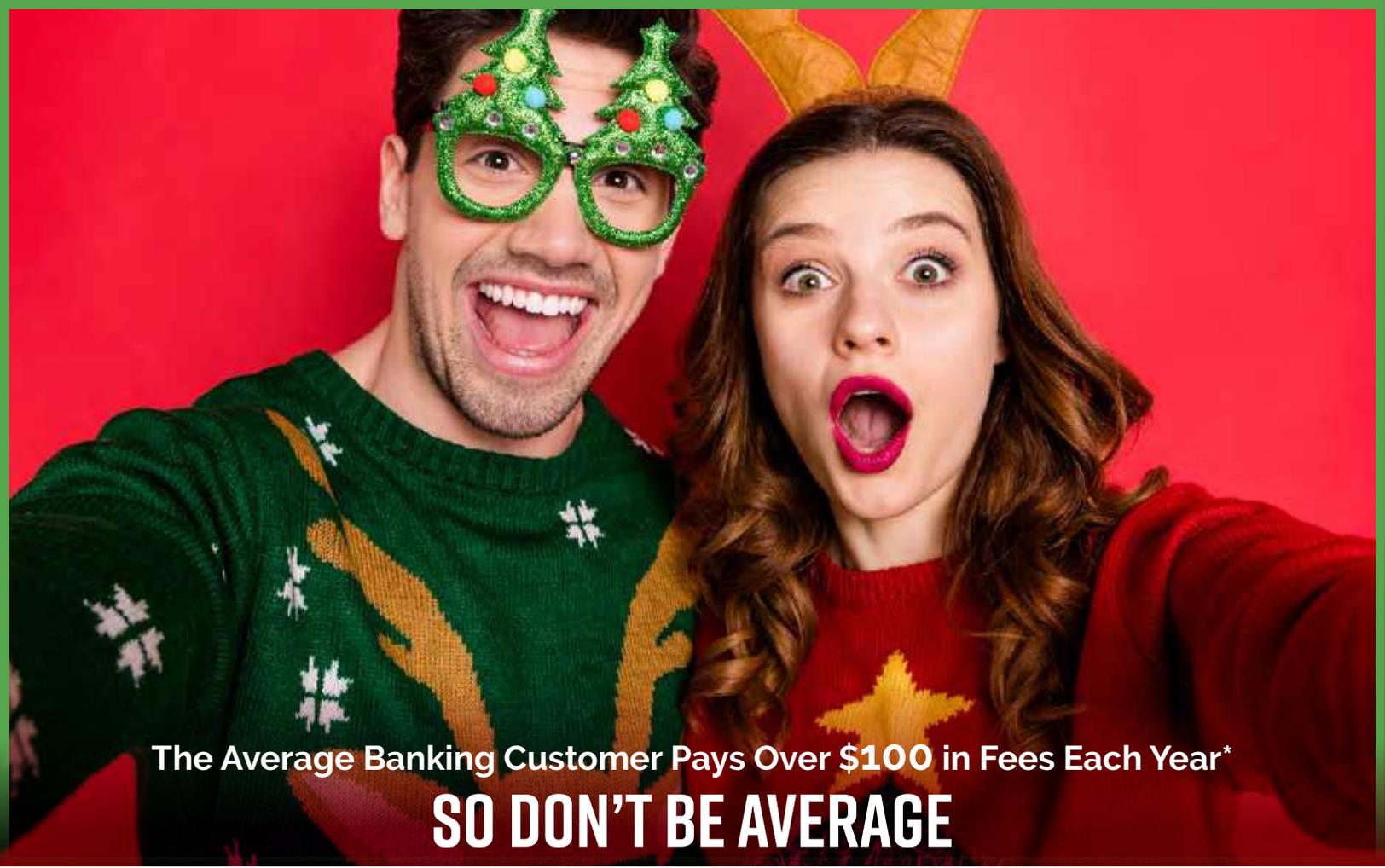
Haja Fofanah was recognized by a member on April 16.



Regina Warner's service impressed a member on April 16.



Kristin Myers received a member compliment on July 3.



The Average Banking Customer Pays Over \$100 in Fees Each Year*
SO DON'T BE AVERAGE

One at a time, the fees seem small – a minimum balance charge here, an ATM fee there. But over time, these fees add up. Imagine an extra \$100 for holiday gifts, decorations, or the perfect tree. That money could be yours, so claim it today with a free checking account at SJFCU.

FREE CHECKING AT SJFCU

- No minimum balance
- No monthly service fee
- **FREE** Visa® debit card
- **FREE** mobile check deposits
- Access to over fifty-five thousand surcharge-**FREE** ATMs
- Online bill pay
- Mobile banking**
- Unlimited check writing
- And more

MAKE A SEAMLESS SWITCH!

Visit SouthJerseyFCU.com/Switch to download our convenient Switch Kit. It contains the forms and information you need to move your checking account from another financial institution.



To open your free checking account, visit SouthJerseyFCU.com and click “Open An Account” at the top of the page.

*Forbes.com **Message and data rates may apply



SJFCU *in the* COMMUNITY

The pandemic may have cancelled community events and fundraisers, but it has not lessened our support for the organizations that improve the world around us. Now, more than ever, nonprofit organizations need our help, and SJFCU is committed to continuing to make an impact.

HEALTHY KIDS --> HEALTHY WORKFORCES

In pre-pandemic February, SJFCU was the presenting Sponsor of the Cape May County Regional Chamber of Commerce “Building a Healthier Business Community Forum” in conjunction with the Cape Regional Foundation. Attendees learned how Adverse Childhood Experiences have a direct impact on long-term workforce development.



SJFCU joined Cape Regional Foundation, Cape May County business leaders and public officials at the “Building a Healthier Business Community Forum.”



SJFCU COO Daniel Sulpizio, President of the Gloucester County Habitat for Humanity Board of Directors, joined local officials and Habitat staff to congratulate the owners of this new home in Glassboro.

HABITATION CEREMONY #47

On April 30, SJFCU and Gloucester County Habitat for Humanity celebrated the completion of the 47th Habitat home in Gloucester County. SJFCU contributed \$5,000 toward the construction of the home and is financing the purchase with a zero-percent mortgage.

GROUNDBREAKING #52

On July 20, SJFCU Chief Executive Officer Ernest Huggard and Chief Operating Officer Daniel Sulpizio attended a groundbreaking ceremony for the 52nd home built and purchased through Gloucester County Habitat for Humanity. SJFCU made a \$5,000 donation toward the construction of the home.



Scott Graboyes, Construction Mgr. for Gloucester County Habitat for Humanity; Ernest Huggard, SJFCU CEO; Daniel Sulpizio, SJFCU COO; and Anthony Isabella, Exec. Dir. of Gloucester County Habitat for Humanity.

PREPARING FUTURE BANKERS

On July 24, SJFCU participated in the Camden Future Bankers Camp in cooperation with Miami Dade College’s School of Business. The Future Bankers Camp offers high-achieving students an in-depth look at careers in financial services, as well as an opportunity to enhance their math, communication, and financial literacy skills. SJFCU’s virtual program was led by Daniel Sulpizio, Executive Vice President and Chief Operating Officer.

HONORED BY ACENDA

SJFCU was recognized by Acenda Integrated Health during the organization’s Circle of Impact Awards Ceremony. We truly appreciate the acknowledgment, and we look forward to continuing to work with Acenda to move lives forward.

Stress-Free Shopping: A Guide to Saving Money this Holiday Season

Preparing: MAKE A PLAN AND STICK TO IT

Many of us don't want to think about shopping until Black Friday (or later), but it's best to start early with a list and a budget. Buy items as you see them on sale, either online or in the store. You'll spread out the expense and have less work to do in December.

Giving: GO HOMEMADE

Rather than searching the mall for the perfect item, consider making gifts. From DIY sugar scrubs to hot cocoa kits, there are a number of unique and cost-effective homemade gift options. If you have time or talent to give, a coupon promising a home repair, car wash, home-cooked gourmet meal or other service could also delight the recipient, while helping you cut costs.

Wrapping: THINK OUTSIDE THE BOX

Do you have old paper maps that you haven't needed since you started using GPS? Just add a bow or a silhouette of Santa's sleigh for a unique and colorful giftwrap. Or use plain brown paper or a recycled paper bag for a rustic, eco-friendly look. And there's no need to buy gift tags if you write the recipients' name directly on the wrapped gift with a colorful marker.



Shopping Made Simple:

Want to give the perfect gift without breaking your budget? SJFCU's reloadable Visa® Prepaid Card is the answer.

THE RELOADABLE VISA® PREPAID CARD

- Stick to your budget by purchasing one for yourself and loading it with the amount you intend to spend on holiday shopping.
- Simplify your shopping by giving prepaid cards as gifts. Perfect for anyone on your "nice" list, it's accepted anywhere Visa® is accepted.

Holiday Food Hacks

From carving jack-o'-lanterns to carving Thanksgiving turkeys, we prepare a number of special foods throughout the fall and winter. If you're tempted to throw out the flesh of a pumpkin or if you can't bring yourself to eat another turkey sandwich, these recipes will give new life to your holiday leftovers – and help you save money.

HALLOWEEN: HOMEMADE PUMPKIN SPICE LATTE

INGREDIENTS

- 2 tablespoons pumpkin purée (after removing the seeds, blend pumpkin flesh in a food processor or blender until smooth)
- 1/2 teaspoon pumpkin pie spice, plus more for garnish
- 1 dash of freshly ground black pepper
- 2 tablespoons granulated sugar
- 2 tablespoons vanilla extract
- 2 cups whole milk
- 1/4 cup espresso or 1/3 to cup strong coffee
- 1/4 cup cold heavy cream, whipped into firm peaks

DIRECTIONS

1. Place the pumpkin purée, pumpkin pie spice, and a dash of black pepper in a small saucepan over medium heat and cook, stirring constantly, until hot, about 2 minutes.
2. Add the sugar and stir until the mixture becomes a bubbly syrup.
3. Whisk in the milk and vanilla and warm gently, stirring often and watching carefully to make sure it doesn't boil over.
4. Blend the mixture with a hand blender or in a traditional blender (hold the lid down tightly with a towel) until frothy.
5. Divide the espresso or coffee between 2 mugs. Add the frothed pumpkin and milk mixture.
6. Top with whipped cream and a sprinkle of pumpkin pie spice, cinnamon or nutmeg.



PRUDENT PUMPKIN PURCHASES

Buy your pumpkins at a roadside stand, rather than a supermarket. Also, avoid carving your jack-o'-lantern too early to avoid having to buy another before Halloween.



THANKSGIVING: TURKEY CHILI

INGREDIENTS

- 2 tablespoons vegetable oil
- 1 medium onion, diced
- 1 green bell pepper, diced
- 1 small jalapeno, seeded and minced
- 2 cloves garlic, chopped
- 1/4 cup chili powder
- 1 tablespoon ground cumin
- 1 tablespoon dried oregano
- Kosher salt and freshly ground black pepper
- 3 to 4 cups leftover roasted turkey, chopped or pulled into 3/4-inch pieces
- 1 28-ounce can fire-roasted diced tomatoes
- 2 cups low-sodium chicken broth
- 2 15-ounce cans pinto beans
- Leftover mashed potatoes or cooked rice, for serving
- Sour cream and chopped scallion, for serving

DIRECTIONS

1. Heat the oil in a large pot or Dutch oven over medium heat. Add the onion and bell pepper and cook, stirring occasionally, until the vegetables are soft, about 6 minutes. Stir in the jalapeno and garlic and cook until they soften slightly, about 1 minute.
2. Stir in the chili powder, oregano, 1/2 teaspoon salt and a few grinds of pepper. Add the turkey and stir until well coated in the spices.
3. Pour in the tomatoes and chicken broth and stir well, scraping pan.
4. Bring the mixture to a simmer on medium-low and cook, uncovered, until the liquid has reduced a few inches and the chili has thickened, about 1 hour.
5. Drain and rinse one can of the beans; leave the bean liquid in the second can. Add the beans and reserved bean liquid to the pot and heat until warmed through, about 10 minutes.
6. Season to taste with salt and pepper, and serve over potatoes or rice with a dollop of sour cream and sprinkle of chopped scallions.



THRIFTY THANKSGIVING
Frozen turkeys are less expensive than fresh ones. Just be sure to allow plenty of time (24 hours for every 4-5 pounds) for your turkey to thaw!



BRANCHES

DEPTFORD - MAIN OFFICE

1615 Hurffville Road
Deptford, NJ 08096

CAMDEN

227 Market Street
Camden, NJ 08102

COLUMBUS BLVD.

1301 South Columbus
Boulevard
Philadelphia, PA 19147

GLASSBORO

202 Rowan Boulevard
Glassboro, NJ 08028

MT. LAUREL

1180 Nixon Drive
Mt. Laurel, NJ 08054

PLEASANTVILLE

15 W. West Jersey Avenue
Pleasantville, NJ 08232

VINELAND

818 E. Landis Avenue
Vineland, NJ 08360

VOORHEES

Eagle Plaza
700 Haddonfield-Berlin Road
Voorhees, NJ 08043

WILLIAMSPORT

1935 East Third Street
Williamsport, PA 17701

SURCHARGE-FREE ATM NETWORK

Access 55,000+ surcharge-free Allpoint® ATMs
with new ATMs added frequently!

CUMBERLAND MALL

3849 South Delsea Drive
Vineland, NJ 08360
*Located outside
Boscovs and Food Court*

CAMDEN CITY HALL

520 Market Street
Camden, NJ 08102

PLEASANTVILLE CITY HALL

18 N. First Street
Pleasantville, NJ 08232



South Jersey

Federal Credit Union

(800) 582-7640

Mailing Address:
PO Box 5530, Deptford, NJ 08096



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