

Seaport

FEDERAL CREDIT UNION

NEWSLETTER



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Seaport Federal Credit Union

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P.O. Box 2000
Elizabeth, NJ 07207-2000

Phone

General . . .908-558-6167
Toll Free . .800-526-6991
Loans . . .908-558-6154
or 6153
Fax908-558-6482

Business Hours

Mon-Wed-Fri 8:00 am –
3:00 pm EST
Tues & Thurs 8:00 am –
5:00 pm EST

Member Audio Access

24 hours-a-day,
7 days-a-week
800-794-5694

E-mail

memberservice@
seaportfcu.org

Web

www.seaportfcu.org

HOLIDAY CLOSINGS

Memorial Day

Monday, May 25

Labor Day

Monday September 7



Celebrating 40 Years of Service to Our Members

Join Us at the Annual Meeting

WEDNESDAY, MAY 27, 2009

6:00 PM

GALLOPING HILL INN

325 CHESTNUT STREET

UNION, NEW JERSEY 07083

You must be a member of
Seaport Federal Credit Union to attend.

Be sure to let us know you're coming by calling the Credit
Union at 800-526-6991 no later than May 20, 2009.

Add More Fun to Your Summer!

No matter how you plan to spend your summer – planning a major getaway or just cruising around your own neighborhood, we can help you add more fun to your summer.

Take advantage of a great Vacation

Loan rate of **9.50% APR***
on the money you borrow up
to **\$2,500** with terms
of **18 months!**



Make your payments hassle-free with the convenience of payroll deduction or automatic payment.

Stop in today to apply for your special Vacation Loan!

* Annual Percentage Rate to qualified borrowers. Limited time offer. Rates subject to change without notice.

Seaport FCU Opens Another Location

Seaport FCU is proud to announce the opening of a second location to better serve our members. Beginning April 2009, we will also be located at Express Port Plaza, 1180 McLester Street, Elizabeth, NJ.

We hope that you will encourage your family members to take advantage of the branch office where they will find plenty of parking and easy access.



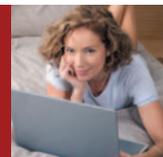
Scholarship Winner

Once again this year, Seaport FCU proudly awards a college scholarship to one special member who excels in his/her high school career. Congratulations to Louis Fonti from NY who was one of Seaport's young members who applied for the scholarship.

Best wishes for a bright future, Louis!

COMING SOON...

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Seaport
FEDERAL CREDIT UNION
5080 McLester Street
Elizabeth, NJ 07201

3 WAYS TO GO GREEN AND SAVE HUNDREDS

Everywhere you turn these days, you hear about eco-friendly ways to live. One thing you don't usually hear is how the "three Rs" not only save the planet but help save you money. Check out how much money you can save by implementing these eight actions.

1. The Scenario: Buy in Bulk

In almost every situation, the more of a product you buy, the less cost you'll endure per unit because the manufacturer or retailer will give you a bulk price rate. Individual packaging (most likely a form of plastic) is either difficult to recycle or not recyclable. Buying in bulk means less trips to the store or online orders, saving gas money and carbon emissions.

The Significance:

It's safe to assume that doing a majority of your shopping in bulk would save over \$200 on supplies and \$20 per year on gas, regardless of where you live.

The Solution:

For goods that have a long shelf-life (i.e. anything that doesn't need refrigeration), opt for a larger quantity and recycle as much of the packaging as possible.

2. The Scenario: Reduce Food-Related Paper Use

Oil-based food stains are the easiest way to make your paper not recyclable; it's why you can't find recycling locations for paper towels or paper napkins. The average American family uses 1.5 rolls of paper towels each week. Brown paper bags have just as high of an environmental footprint as plastic bags when manufacturing and disposal are considered.

The Significance:

Cutting your use to one roll a month may save up to \$45 per year. Paper bags are only about \$.02 per bag, but if you make two lunches every day, that's \$14.60 per year thrown into the trash after one use.

FYI: Several states and stores are already talking about a \$.05 charge for each disposable bag required to carry your purchases. We won't crunch the numbers, since it prob-

ably doesn't apply to you yet, but there's another financial argument for reusable packaging.

The Solution:

Use reusable cloth towels for cleaning the house and your spills, and throw them in the laundry instead of the garbage (the cost to wash towels will be negligible if it's done with the rest of your laundry). Check into lunchboxes or reusable plastic containers to carry your lunch, which will be a one-time investment instead of constantly funding your disposable habit.

3. The Scenario: Use Rechargeable Batteries

Rechargeable batteries can be recharged hundreds of times without losing the ability to hold a charge, while single-use batteries are "one and done." It's easier to find recycling locations for rechargeable batteries instead of single-use batteries. In energy-draining devices like digital cameras, batteries may only hold a charge for a few hours of use.

The Significance:

The average family buys 32 batteries a year, and you may be able to find them for \$.50 apiece. You could probably get by on four rechargeables for the same purposes at \$2.50 per battery, and the charger should be about \$10. Add on an extra \$5 for energy costs to charge your batteries (assuming you unplug the charger when not in use).

This means switching to rechargeables will actually cost you an extra \$9 the first year, but you're looking at potential savings of \$11 per year for who knows how many years afterward, depending on your battery use.

The Solution:

Even though you might spend a little more at the start, rechargeables are still the way to go when it comes to saving money and reducing waste in the long run. Shop around for deals on rechargeable batteries so you don't get stuck buying cheaper alkalines at the last minute. Consider an ENERGY STAR-qualified battery charger so you'll use less energy charging batteries.

