

Fall into Motion!

Motion Makes Banking Easier this **Fall!**

Now you can **bank on-the-go** with **Motion's New Mobile App**. Get fast access to your account information and have the ability to easily complete financial transactions **24 hours a day, seven days a week, wherever you are!**

Our Mobile Banking app is available on **Apple®** and **Android™** phones. Visit Motion's website at: **motionfcu.org** to learn more about this **new** and **exciting** service!



Fall Home Renovations

It's time for **Fall Home Renovations!** If you are thinking about remodeling your home this **Fall**, or just buying new things for the home, do it with a **Home Equity Loan** from Motion based on the equity built-up in your home.

Motion offers several options for your borrowing needs. Apply during the month of September and **you could WIN a Home Depot gift card!** For more details, call our **Mortgage Center** at: **908.862.6966, option 1, then option 3.**



Don't **Fall** for Teaser Rates!

Trade your department store and other high-rate credit cards for Motion's low-rate **Platinum Visa®** credit card. You could **SAVE** hundreds of dollars! Other credit cards offer you **teaser** rates to get you to take their card - then surprise you with high rate increases! Our rate is:

As low as **8.45%** APR*

- **NO Annual Fee** • **NO Balance Transfer Fees**
- **Rewards** • **Perks & Discounts**

NO teasing!

Apply now at: **motionplatinumvisa.com**

*Rates are determined by your personal credit history and payment method, so your rate may differ. APR = Annual Percentage Rate. Rates subject to change at any time. Other restrictions & details may apply.

Apply for loans 24/7, speak with a representative by calling: 908-862-6966, option 1, then option 2.

Harvest Of Home Ownership Options!

Investing in a new home to build family memories on cool fall nights and a yard built for snowmen during the winter months can be a wonderful thing! Let us help you get those memories started. Call to get **pre-approved** for one of Motion's **Home Loan Programs!** Simply visit our **Mortgage Center** at: **motionfcu.org** and we will be happy to discuss home ownership options with you.

It's time for harvest! **Reap yours with a mortgage from Motion!**





Fall in Love with Home Banking!

Take advantage of **Motion's FREE Home Banking** services. Enjoy the convenience of 24-hour internet access to your accounts from work, home, or anywhere that you can find a computer in the world!

Home Banking includes the following **FREE** features:

- Apply for loans
- Pay bills online
- Track all your account information
- Receive your statements electronically with **FREE** E-Statements
- View images of cleared checks
- View account history
- Transfer funds between accounts
- Take advantage of **POP Money** and **A2A** (Account-to-Account) transfers.

To sign-up, visit: motionfcu.org, look for the **Home Banking** box on the right side of the page, click on **enroll** and follow the instructions. **Fall** into **FREE Home Banking!**

Falling Under Water?

Falling behind with mortgage payments? If you are "**underwater**" with your mortgage (meaning you owe more than your home is worth), the recent HARP (Home Affordable Refinance Program) is designed specifically to help homeowners like you refinance your existing mortgage. If your mortgage is owned or guaranteed by either Fannie Mae or Freddie Mac, you may be eligible.

Call **Motion's Mortgage Specialists** and they will personally assist you by discussing possible refinance options: **908.862.6966, option 1, then option 3.**



New Wheels for Fall

Trade-in your old wheels for new ones with an **auto loan** from Motion this **Fall!**

Rates start as low as **1.45%** APR*

- Guaranteed Asset Protection (GAP)
- Compare our low rate
- Discounted CarFax Report available
- Mechanical Breakdown Insurance available
- Credit Life & Disability Insurance available
- No application fee
- **FREE** additional **Gift** at closing

Apply now and get your new wheels on the road!

motionfcu.org

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Fall on Motion for "Back-To-School" Help

Whether it's the first day of kindergarten, high school, or college, getting your children back-to-school can be costly.

But Motion can help with a **Back-to-School Loan!**

4.99% APR*

- **Borrow up to \$2,015**
- **12 months to repay***

Use your **Back-to-School** loan to purchase clothes, computers, school supplies, or school uniforms.

Apply at: motionfcu.org and leaf (leave) the finances for shopping to Motion!

*APR=Annual Percentage Rate

motion
Federal Credit Union

Moving dreams forward



908.862.MYMO (6966) Press the options below to reach the appropriate department.

Lending Dept.: Option 1, then option 1

Loans by Phone: Option 1, then option 2

Mortgages: Option 1, then option 3

TellerPhone 24: Option 4



NMLS #810517

www.motionfcu.org

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