The following services are offered to you by the Cumberland Regional School District:

**DIRECT DEPOSIT**
If you are interested in having your net check deposited directly into your bank’s Checking or Savings account, please return a completed Direct Deposit Authorization Form (enclosed) to Jackie Jackson at the Board Office. Please verify your Bank’s ABA# and your account number with your bank!

**CREDIT UNION**
Cumberland Regional Board of Education employees are eligible to join the Members 1st of NJ Credit Union with several locations to serve you:

- **Main Office**
  - 37 West Landis Avenue
  - Vineland, NJ 08360
  - Phone: (856) 696-0767
  - Fax: (856) 696-3579

- **Bridgeton Branch Office**
  - 654 Shiloh Pike, Unit G
  - Bridgeton, NJ 08302
  - Phone: (856) 453-9094
  - Fax: (856) 378-7933

- **Woodstown Office**
  - 9 North Main Street
  - Woodstown, NJ 08098
  - Phone: (856) 769-3452
  - Fax: (856) 769-3455

A brochure is enclosed along with a Payroll Deduction/Direct Deposit Authorization form. If interested in payroll deduction for direct deposit to this credit union, please return completed form to Jackie Jackson at the Board Office.

**SUMMER SAVINGS**
If you are a 10-month employee, you can have 10% of your base salary deducted throughout the school year for deferred payment in the summer. If interested, please return a completed authorization form (enclosed) to Jackie Jackson at the Board Office (856-451-9400 Ext. 211 or jackson@crhsd.org).

**FLEXIBLE SPENDING ACCOUNT (FSA) AND DEPENDENT CARE ACCOUNT (DCA)**
Eligible employees may elect up to $2,500 (FSA) and $5,000 (DCA) per year before taxes to be deducted from their paychecks for Unreimbursed Medical expenses. Information about the FSA and DCA is enclosed. If interested, please contact Jackie Jackson. If you do not enroll now, you will have another opportunity to enroll at the next Open Enrollment Period, which occurs every May with an effective date of July 1.

**ANNUITIES**
To apply for any of these plans, contact the provider directly. Please note that all annuity providers must submit paperwork through our Third Party Administrator – GWN Marketing (www.gwnmarketing.com).

- FT Jones Fund Choice [www.ftfundchoice.com](http://www.ftfundchoice.com) 856-455-5100 Ralph Wendell
- Global Atlantic [www.commonwealthannuity.com](http://www.commonwealthannuity.com) 800-533-7881
- GWN Marketing [www.gwnsecurities.com](http://www.gwnsecurities.com) 856-455-5100 Ralph Wendell
- Life of the South West [www.lif eofsouthwest.com](http://www.lif eofsouthwest.com) 800-579-2878
- The Variable Annuity Life Ins Co [www.valic.com](http://www.valic.com) 800-448-2542 Group #51450
- Voya Reliastar Life [www.ing-usa.com](http://www.ing-usa.com) 856-455-5100 Ralph Wendell
- Zurich American Life Ins Co 800-457-9039

**DISABILITY PLANS**
Please note that the Cumberland Regional High School District does not participate in the state’s disability plan. To apply for any of these plans, you must contact the company directly:

- AFLAC [www.aflac.com](http://www.aflac.com) 609-602-2700 Maryann Meyers
- A.I.G. (Plan #5397) phiferfinancial@comcast.net 856-853-8400 Hugh F. Phifer
- American Fidelity [www.americanfidelity.com](http://www.americanfidelity.com) 877-518-2337 Billy Boehme
- Hartford [www.wendelfinancial.com](http://www.wendelfinancial.com) 856-455-5100 Ralph Wendell
- Prudential (NJEA & NJAA members only) [www.prudential.com](http://www.prudential.com) 800-704-1365 X30 Vince Pinto