Credit Union of New Jersey
Product Menu

Internet Banking
Access your accounts 24/7 using Credit Union of New Jersey’s free internet banking service, PC Direct™. At www.CUNJ.org, you can access your account information by entering your account number and either the last four digits of your Social Security Number or your Touch Tone Teller PIN.

- 24/7/365 Convenience
- View Balances and Transaction History
- Make Transfers & Payments
- Free E-Statements
- Real Time Processing
- State of the Art Security Features and more!

Bill Payer
Bill Payer offers you the economic convenience of paying your bills from your computer - anytime and anywhere! Simply sign up online at our web site, www.CUNJ.org. All you need is a CUNJ checking account!

- Easy to Use, Just Point and Click
- Time Saving
- Set Up One Time or Recurring Payments

Relationship Rewards
Relationship Rewards™ is a program which recognizes and rewards participation in your Credit Union. The more you use CUNJ’s products and services, the more rewards you receive. Depending on your reward level, you’ll receive important benefits like:

- Bonus Dividend Rates
- Loan Discounts
- Reduced Fees
- Additional Free Services

Mission Statement
Credit Union of New Jersey is a member-owned and directed organization dedicated to providing superior financial services to its members. We aspire to be your primary financial institution, providing a full array of lifetime financial services to you and your family.

Contact Information
For Branch Hours & Locations
Contact Our Call Center
609-538-4061
800-538-4061
Monday - Wednesday 8:30 am - 5:00 pm
Thursday and Friday 8:30 am - 6:00 pm
Saturday 9:00 am - 12:00 pm

Mailing Address
P.O. Box 7921
1301 Parkway Avenue
Ewing, NJ 08628

24 Hour Touch Tone Teller
609-538-4046
800-653-6828

24 Hour Lending Center
800-606-3304

www.CUNJ.org
Welcome to Credit Union of New Jersey

Thank you for your interest in Credit Union of New Jersey. The credit union philosophy of "people helping people" and our commitment to service makes us second to none. Credit Unions offer members better rates, less fees and a full line of financial products, all with unsurpassed service. We look forward to serving your financial needs.

Membership

Each member of Credit Union of New Jersey holds a "share" in the credit union. This share grants the member individual ownership in the credit union and enables the member to access our entire line of financial products and services.

To open a share account, you must be eligible for membership through a family member, an affiliated chamber association, the community of Ewing, a participating employer or the state of New Jersey. For a full listing of membership eligibility visit us online at www.CUNJ.org.

Membership is available to you and your family at no cost. A membership can be opened with as little as $25. Once a member, always a member, regardless of employer. We look forward to being your family's preferred financial institution.

To apply for membership:
1. Complete the attached Membership Application.
2. Obtain a payroll form from your employer or CUNJ to sign up for Direct Deposit or Payroll Deduction.
3. For an ATM card or a VISA® Check Card (checking account required), obtain and complete a STAR® application.
4. Return the above items with a $25 opening deposit to any branch or mail to P.O. Box 7921 Ewing, NJ 08628. For assistance, please call 609-538-4061.

Convenient Account Access

We offer many services that allow you to access your accounts from the convenience of your home, the office or while traveling – at no cost!

- **Direct Deposit** - With Direct Deposit, your entire check, retirement and government-issued checks can be electronically transferred and deposited into your credit union account every pay.
- **Payroll Deduction** - Payroll Deduction automatically deposits a portion of your net paycheck into your credit union account each pay. It is a convenient, hassle-free way to make loan payments and save or invest on a regular basis. To sign up for Direct Deposit or Payroll Deduction, you'll need our Routing and Transit number: 2312-7861-4.
- **VISA® Check Card** - Free with your checking account, the CUNJ VISA Check Card lets you pay for purchases anywhere VISA is accepted. The purchase amount is deducted automatically from available funds in your Checking Account. You also use this card to access your account at any ATM.
- **Surcharge-Free ATM Network** - We participate in a network of more than 33,000 surcharge-free ATMs. Visit us online for a complete list of ATMs in the network.
- **Touch Tone Teller** - This free service allows you access to your credit union account from a touch-tone phone, anytime day or night. You can make balance inquiries, loan payments, transfers, and more!
- **24-Hour Loans By Phone** - Applying for a loan has never been so convenient. Simply call 1-800-606-3304 to apply over the phone 24 hours a day, seven days a week. You'll get fast answers, and a real person takes the call.
- **Shared Branching** - Shared Branching is a network of credit unions across the nation that have linked together to serve you better. You can conduct transactions at these alternative locations just as you would at CUNJ. Simply bring your account number to any participating credit union office. For a complete listing of all US locations, visit www.creditunion.net.

Credit Union of New Jersey Product Menu

**Savings & Investments**
- Share Savings Accounts
- Money Market Accounts
- Traditional, Roth and Education IRAs
- Certificates and IRAs
- Young Savers Club for Children
- Holiday/Vacation Club Accounts

**Checking**
- Free Checking Accounts
- Interest Checking Accounts
- Senior Checking Accounts
- Student Checking Accounts
- Free VISA® Check Card
- 33,000+ Surcharge-Free ATM Network
- Free Internet Banking
- Internet Bill Pay
- Overdraft Protection
- 24/7/365 Access

**Loans**
- Auto Loans
- Mortgage Loans
- Home Equity Loans & Lines
- Personal Loans & Lines of Credit
- Student Loans
- 24 Hour Loans by Phone
- Refinancing

**VISA® Credit Cards**
- No Annual Fee
- Fixed Low Rates
- 25 Day Grace Period
- Same Rate for Cash Advances
- 24 Hour Cash Access
- Convenience Checks
- Travel Accident Insurance
# CUNJ Loan Application

**Please print or type**
- [ ] NEW VEHICLE LOAN
- [ ] USED VEHICLE LOAN
- [ ] PERSONAL LOAN
- [ ] VISAMAX CARD
- [ ] OTHER

For home equity loans, please apply online at www.CUNJ.org

**AMOUNT REQUESTED**
- [ ] INDIVIDUAL
- [ ] JOINT

**APPLICANT INFORMATION**
- **ACCOUNT NUMBER:**
- **SOCIAL SECURITY NUMBER:**
- **LAST NAME:**
- **FIRST NAME:**
- **MI:**
- **BIRTH DATE:**
- **HOME ADDRESS:**
- **STATE:**
- **ZIP:**
- **WORK PHONE:**

**EMPLOYER NAME AND ADDRESS**
- **DATE EMPLOYED:**
- **JOB TITLE:**
- **GROSS EMPLOYMENT INCOME:** $ __________

*Any major child support or maintenance payments are optional. Information and need not be revealed if the applicant does not choose to rely on such income for credit.*
- **SOURCE OF OTHER INCOME:**
- **GROSS EMPLOYMENT INCOME:** $ __________

**ARE YOU LIABLE FOR MAJOR CHILD SUPPORT OR MAINTENANCE PAYMENTS?**
- [ ] Yes
- [ ] No

**HAVE YOU HAD A BANKRUPTCY IN THE LAST 7 YEARS?**
- [ ] Yes
- [ ] No

**NAME OF THE NEAREST RELATIVE NOT LIVING WITH YOU**

**PHONE NUMBER:**

### CO-APPLICANT INFORMATION
- **ONLY IF REQUESTING JOINT ACCOUNT**
- **LAST NAME:**
- **FIRST NAME:**
- **MI:**
- **SOCIAL SECURITY NUMBER:**

**HOME ADDRESS:**
- **CITY:**
- **STATE:**
- **ZIP:**
- **WORK PHONE:**

**EMPLOYER:**
- **DATE EMPLOYED:**
- **GROSS EMPLOYMENT INCOME:** $ __________

### ASSETS
- **VALUE OF HOME:**
- **CURRENTLY OWNED:**
- **DESCRIPTION OF VEHICLE:**
- **YEAR:**
- **MAKE:**
- **MODEL:**
- **MILEAGE:**

## PLEASE SIGN THIS REQUEST FORM

The above statements are submitted for the purpose of obtaining credit and are certified to be true, complete and correct. If I have applied for a Visa credit card, I acknowledge receiving and agree to be bound by the terms of the Visa credit card agreement and disclosures. If I have applied for a loan, by signing, I agree to be bound by the terms and conditions of the loan. I authorize the Credit Union to obtain credit and employment history and to answer questions about my credit experience with others. I understand that the Credit Union will retain this application whether or not it is approved. Each person signing this application agrees to be jointly and severally responsible for payment of this account. I agree to pay all charges which we may have with Credit Union of New Jersey, both now and in the future, to secure any amounts which I owe over the credit union pursuant to this agreement both now and in the future.

**Applicant Signature:**

**Date:**

**Co-Applicant Signature:**

**Date:**

To add additional account owners, please contact Credit Union of New Jersey.
Membership Application - continued

ACCOUNT DESIGNATIONS
- Payable on Death (POD)/Trust Account
- Designate specific accounts
- Beneficiary
- POD Payee
- Street
- City/State/Zip
- UTRMA/UGMA (As custodian for
  minor or under the Uniform Transfers/Gifts to Minors Act)
- MINORS TIN/SSN

TIN CERTIFICATION AND BACKUP WITHHOLDING INFORMATION
(Issuer penalties of perjury, I certify that:
1. The number shown on this form is my correct taxpayer identification number,
2. I am not subject to backup withholding because (a) I am exempt from backup withholding,
or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends,
or (c) the IRS has notified me that I am no longer subject to backup withholding,
3. I am a U.S. person (including a U.S. resident alien).
Certification Instructions:
Cross out item 2 above if you have not been notified by the IRS that you are subject to backup withholding. You may also choose to pay your tax on this form without certification.

SIGNATURES
All of the terms, conditions, and regulations governing the use of this Membership Application (and any and all modifications thereto) are subject to and incorporated herein.

Signature: __________________________
Date: __________________________

Signature: __________________________

FOR CREDIT UNION USE ONLY
- See Account Change Card
- See Insurance Beneficiary Card

Mail Completed Applications To:
CREDIT UNION OF NEW JERSEY
P.O. Box 7921
Freehold, NJ 07728

Balance Transfers
YES! I want the advantages of a low interest rate Credit Union of New Jersey VISA® Credit Card.
Please pay off my other outstanding credit card balances!

Name of Creditor________
Address________
City________State________Zip________
Account________Payoff Balance________
Account________Payoff Balance________

You are hereby authorized to pay off the account shown above the charge account(s) by issuing the check(s) as indicated and adding the balance to my Credit Union of New Jersey VISA account. You may require a copy of the invoice, but need not ask for one.

CREDIT REFERENCES
Check One __ Q OWN __ RENT __ LIVELIVE WITH PARENTS __ OTHER

YEARS AT CURRENT ADDRESS: ___________ TOTAL MONTHLY MORTGAGE/RENT PAYMENT: $_________

VISA® DISCLOSURE AND ACKNOWLEDGMENT

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<thead>
<tr>
<th>Classic</th>
<th>Gold</th>
<th>Platinum</th>
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<tbody>
<tr>
<td>Annual Percentage Rate</td>
<td>As Low As</td>
<td>10.95%</td>
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<tr>
<td>For Purchases and Cash Advances</td>
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<td>8.99%</td>
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<tr>
<td>For Balance Transfers**</td>
<td>As Low As 9.95% (6.99% APR)</td>
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<td>Does Not Apply</td>
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<td>Annualized Membership Fee</td>
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<td>Grace Period for Purchases</td>
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<td>Transaction Fee for Purchase of Credit Card</td>
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<td>Minimum Finance Charge</td>
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<tr>
<td>Late Fee</td>
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<td>$15</td>
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<td>Method of Computing Average Daily Balance</td>
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<tr>
<td>Balance for Purchase</td>
<td>Including New Purchases</td>
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<td>Over-the-Credit-Line</td>
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<tr>
<td>International Transaction Fee</td>
<td>3% (up to $55)</td>
<td>3% (up to $55)</td>
</tr>
</tbody>
</table>

* There is no finance charge on purchases during the grace period. After the grace period, the balance is charged to your account.
** This variable rate applies to balance transfers. The rate is subject to change at any time without notice. The above rate is subject to change at any time without notice.