## Credit Union of New Jersey Product Menu

## Internet Banking

Access your accounts 24/7 using Credit Union of New Iersey's free internet banking service, PC Direct<sup>™</sup>. 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<sup>SM</sup> 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:

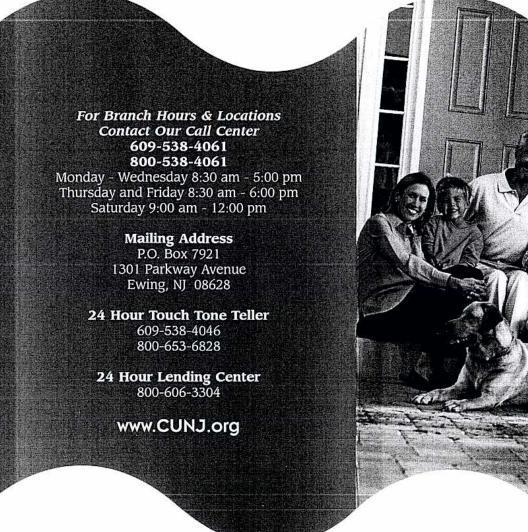
- ♦ Bonus Dividend Rates
- Loan Discounts
- ◆ Reduced Fees
- ◆ Additional Free Services

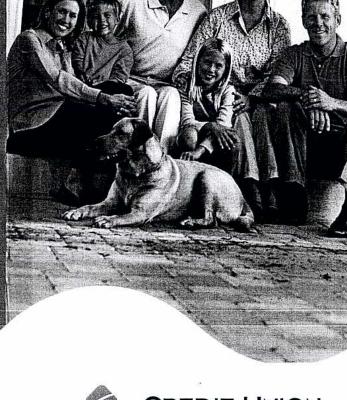
#### Mission Statement

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

# Contact Iniormation

## Membership Iniormation















### 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.

Obtain a payroll form from your employer or CUNJ to sign up for Direct Deposit or Payroll Deduction.

 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 Payer
- ◆ 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**

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## **Membership Application**

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#### Membership Application - continued

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Mail Completed Applications To:

Furing NII 08628

#### CREDIT UNION OF NEW JERSEY P.O. Box 7921

**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!

Address	
City	State Zip
Account #	Payoff Balance
Name of Creditor	
Address	
City	State Zip
	Payoff Balance

A complete description of our VISA program in contained in the "Credit Union of New Jersey's VISA Cardholder Agreement and Disclosure". You may obtain a copy by writing CUNI, you need not apply first.

CREDIT REFERENCE						
Check One:	□ OWN	☐ RENT	☐ LIVE WITH PARENTS	□ OTHER		
YEARS AT CUR	RENT ADDRESS	TOTAL	MONTHLY MORTGAGE/RENT	PAYMENT		
		\$				

	Classic	Gold	Platinum
Annual Percentage Rate For Purchases and Cash Advar	As low as nces $10.95\%$	9.95%	Fixed Rate 8.99%
For Balance Transfers**	As low as 10.95% (5.9% first 6 months)	As low as 9.95% (5.9% first 6 months)	8.99% (5.9% first 6 months)
Variable Rate Index & Spread	Does Not Apply	Does Not Apply	Does Not Apply
Annualized Membership Fee	. None	None	None
Grace Period For Purchases	25 Days After Statement Date*	25 Days After Statement Date*	25 Days After Statement Date*
Transaction Fee for Purchase/Cash Advance	None	None	None
Minimum Finance Charge	504	50¢	50¢
Late Fee	\$29	\$29	\$29
Method of Computing Balance for Purchase	Average Daily Balance Including New Purchases	Average Daily Balance Including New Purchases	Average Daily Balance Including New Purchases
Over-the-Limit-Fee	None	None	None
International Transaction Fe	e 1%* *Of foreign transactions in USD ***	196* *** **Offerent transactions in USD****	1%* *Officeron transactions in USD ***

There is no finance charge on purchases during any month where the "New Balance" shown on your previous statement was paid in full or before the due date shown, or if the "New Balance" on your previous statement was zero or a credit balance. The information about the costs of the cards described in this application is accurate as of 4/12/06. For a current update, call 609-538-4061.
 Introductory balance transfer rate valid for six months, after which standard purchase APR will apply.
 Foreign transactions includes any transaction converted to US currency. It also includes any cross-border transactions, where the licensed VISA' merchant and issuer are located in different countries, reparalless of whether the transaction requires a currency conversion.