

YOUR FIRST CHOICE.

IRAs

Plan for your future with a First Jersey Credit Union IRA. Call us today to discuss which IRA is best for you.

Call toll free 800.454.7206
or visit www.firstjerseycu.com

Traditional

Roth

Coverdell Education Savings Account

At First Jersey Credit Union, we strive to make your banking experience as convenient as possible. That's why we offer our members a drive thru for banking, FREE online banking, FREE ATMs nationwide, as well as mobile alerts on your cell phone.

One Corporate Drive
Wayne, NJ 07470
973.305.8889

245 Diamond Bridge Avenue
Hawthorne, NJ 07506

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There's an IRA for whatever stage of life you're in.

These days, an IRA is a vital asset to have in your financial portfolio. Maybe you're just starting out on your career path. Perhaps you're ready to begin a family. Or, you could even be getting closer to that wonderful day called retirement. Whichever stage you are presently in, First Jersey Credit Union would like to help you plan for your future today. That's why we offer a wide selection of IRAs at competitive rates. And of course, the exemplary service you've come to expect from us.

Traditional IRA

Creating a nest egg for retirement begins here. A Traditional IRA can bring significant tax advantages, as the contributions you make to it may be tax deductible. Keep in mind that Traditional IRAs are not intended to be withdrawn from until you are age 59^{1/2}, although there are some exceptions.

Roth IRA

A Roth IRA allows you to plan for your future safely and securely, and differs in several ways from a Traditional IRA. While contributions are not tax-deductible, most of the contributions may be withdrawn tax-free. This is very helpful for anyone who may want or need to tap into their IRA several years down the road. Another plus with a Roth IRA is that you can continue to make contributions after age 70^{1/2} as long as you continue to earn compensation.

Coverdell Education Savings Account

It's every parent's dream to see their child make it to college. But these days, the cost of higher education seems to be constantly rising. A Coverdell Education Savings Account allows parents to rest easy knowing that their financial contributions will help pay for costs including qualified elementary and secondary educational expenses.

IRA Share Certificates

First Jersey Credit Union also offers a full line of IRA Share Certificates including Traditional, Roth, and Coverdell Education Savings Account. All are excellent options that you can learn more about by speaking with a Member Service Representative.

Plan for your future retirement today

Make a financially smart decision and open a First Jersey Credit Union IRA today. Contact Member Services for more information, minimum deposit requirements, and current rates. Call **800.454.7206** or **973.305.8889**, log on to **www.firstjerseycu.com**, or visit one of our branches at:

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Not intended as tax advice. Please consult a tax professional.