

Other Products and Services

Savings and Investment Accounts

- Certificates of Deposit, Super Saver Accounts, Holiday and Vacation Club Accounts
- Traditional and Roth IRAs, Coverdell Education Savings Accounts and Certificates

Freedom Checking

- No minimum balance
- No monthly service fees
- Unlimited check writing
- Interest bearing
- Overdraft Line of Credit

VISA® Secured, Classic, Gold & Platinum Credit Cards

- Low interest rates
- No annual fee
- Money-saving balance transfers

Loans

- Personal Loans
- Share Secured Loans
- Student Loans
- Seasonal Loans
- New and Used Vehicle/Boat/Motorcycle Loans
- Fixed and Adjustable Rate Mortgages
- Bi-Weekly Mortgages
- Fixed Rate Home Equity Loans
- Home Equity Lines of Credit

We also offer members:

- FREE Notary Service
- No-Fee ATMs via our CO-OP Network
- FREE Online Banking w/Bill Payment
- FREE Banking By Phone
- American Express Gift Cheques
- Visa Gift Cards
- Money Orders
- Savings Bonds
- Credit Life and Credit Disability Insurance
- Safe Deposit Boxes
- 7-Day Drive Thru Banking
- FREE Coin Counting Machine

CU SERVICE CENTERS

First Jersey Credit Union is part of a network that provides members the convenience of accessing their accounts at over 2,100 locations nationwide. The service is free and transactions are posted to your First Jersey Credit Union account immediately. For a location near you, click the access link on our website: www.firstjerseycu.com

One Corporate Drive
Wayne, NJ 07470
973.305.8889

245 Diamond Bridge Avenue
Hawthorne, NJ 07506

Toll free: 800.454.7206

Fax: 973.628.5371

E-mail: staff@firstjerseycu.com
www.firstjerseycu.com

At First Jersey Credit Union, we strive to make your banking experience as convenient as possible. With CashLine, once approved, you can have instant access up to \$1500 by using your ATM/MasterCard Check Card, Banking By Phone (*Audio Response*) or Online Banking. All FREE services from First Jersey Credit Union!



YOUR FIRST CHOICE.

CashLine Application

Apply for direct access to a Line of Credit up to \$1500

Access by ATM

Access by Phone

Access Online



Additions to addendum for

Standard LoanLiner® Credit Agreements

Upon your request, we will allow you to obtain advances by using your ATM/Check Card. The additional disclosures below apply when you use your ATM/Check Card to access your LOANLINER® Plan. You may access your credit account directly by use of the Card, banking by phone or online banking.

LOST CARD NOTIFICATION: If you believe your MasterCard Check Card has been lost or stolen, call 800.472.3272 immediately. If you believe your ATM Card has been lost or stolen, call The Credit Union immediately at 973.305.8889 or 800.454.7206 or write to us at First Jersey Credit Union, One Corporate Drive, Wayne, NJ 07470.

LIABILITY FOR UNAUTHORIZED USE: You may be liable for the unauthorized use of your ATM/Check Card. You will *not* be liable for unauthorized use that occurs after you notify the Credit Union, orally or in writing, of the loss, theft or possible unauthorized use. The method of unauthorized use will affect your liability. If the card is used to obtain unauthorized advances directly from a line of credit at an automated teller machine (ATM), your liability will not exceed \$50. If the unauthorized withdrawal is from a share draft/checking account and it resulted in cash advances being made from your overdraft line and you tell us within two business days after you learn of the loss or theft, you can lose no more than \$50. If you do not tell us within two business days after you learn of the loss or theft of your card, and we prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

MERCHANT DISPUTES: The Credit Union is not responsible for the refusal of any merchant or financial institution to honor the card. The Credit Union is subject to claims and defense (other than tort claims) arising out of goods or services you purchase with the card if you have made a good faith attempt, but have been unable to obtain satisfaction from the merchant or service provider and; (a) your purchase was made in response to an advertisement the Credit Union sent or participated in sending to you or (b) your purchase cost more than \$50 and was made in your state or within 100 miles of your home.

SECURITY INTEREST: For any advances obtained by use of an ATM/Check Card, the Credit Union has the right to offset your shares as described in the "Security Interest" paragraph in the LOANLINER® Credit Agreement and Truth-in-Lending Disclosure. You grant us a congenial security interest in all individual and joint accounts you have with the Credit Union now and in the future to secure all advances obtained by use of your ATM/Check Card.

PERSONAL INFORMATION

Member Number

Name

Social Security #

Home Address

City

State

Zip

Home Phone #

Cell Phone #

E-mail

Employer's Name (Required)

Employer's Address

Employer's Phone #

years with this employer

Annual Salary \$

Do you own / rent / other

Monthly Mortgage / Rent Payment

Other Sources of Income

Co-borrower Information

Name

Social Security #

E-mail

Annual Salary \$

Other Sources of Income

SECURITY AGREEMENT

By signing below, you grant us a security interest in all individual and joint accounts you have with us now and in the future to secure all advances you obtain by use of your ATM and/or MasterCard Check Card, Audio Response or Online Banking to pay any amount due under this agreement if you should default.

Applicant's Signature

Date

Joint Applicant's Signature

Date

Line of Credit approved on your ATM / MasterCard Check Card in the amount of \$_____ with a variable rate of interest* which is the Prime Rate plus 4.65%. The current rate is _____%.

Loan Officer

Date

*The Annual Percentage Rate (APR) for CashLine advances will be based on the Prime Rate (index) plus 4.65%. The APR is subject to change on the 1st day of each quarter (January, April, July, October) to reflect any change in the index. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid.

Detach Here.