

YOUR FIRST CHOICE.

Consumer Loans

When you need extra money, look to First Jersey Credit Union for the answer. Competitive rates and superb service are waiting just inside our doors.

Call toll free 800.454.7206
Or visit www.firstjerseycu.com

Competitive rates

Fast loan approvals

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

Toll free: 800.454.7206
Loan Fax: 973.628.0271
Email: staff@firstjerseycu.com
www.firstjerseycu.com



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Sometimes things in life come up that require a little extra money.

It's at those times we hope you think of First Jersey Credit Union. Whether it's a vacation or an unplanned medical expense, count on First Jersey for exceptional service and competitive rates*.

Many types of consumer loans

Chances are, you may only be familiar with a few of the common consumer loans that First Jersey offers. This brochure will give you some quick information regarding our consumer loans to help you decide which one best suits your needs. Keep in mind that to be approved, you must show the ability to repay the loan in a timely fashion.

• Share and Certificate Secured Loans

A Secured Loan allows you to borrow against your Certificate, Savings or Super Savings Account. One of the best things about a Secured Loan is that your money continues to earn interest even though it is securing your loan. Loans that are 100% secured with the member's shares have no maximum loan limit and a credit report is not required.

• Student Loans

As a credit union member, you can apply for a low interest rate loan through a Credit Union Student Loan Network. Visit us online to apply. In addition, we offer the SmartStart Loan For Students to help establish a good credit history and get on sound financial footing, right from the start! Students 18 and older can borrow up to \$1,500 for 36 months, with payments under \$50. As an extra bonus – FJCU will make the last SmartStart Loan payment if the loan runs its full term and all the regular payments have been made on time.

• Personal Loans

Approved members can receive an unsecured loan with First Jersey Credit Union. Members seeking unsecured personal loans may choose to have a co-applicant who has sufficient income to repay the loan. Co-applicants do not need to be members.

• Overdraft Loans

Overdraft Loans protect you in case you accidentally write a check for more money than you have in your checking account. With Overdraft, the amount will be covered, thus avoiding returned check charges. There is a \$2,500 limit and it is considered an adjustable rate loan.

• Debt Consolidation Loan

If you have credit cards and retail accounts with sky-high interest, the monthly payments could be hazardous to your financial health. Get out from under those high interest charges with a Debt Consolidation Loan. With this loan you can you combine high-cost bills into one easy-to-handle, low interest loan.

• Seasonal Loans

Certain times of year require extra money — precisely the reason we offer Holiday, Tax, and Vacation Loans for our members. These Seasonal Loans can help you cover added expenses.

Apply for a Consumer Loan today

If you'd like to apply for a First Jersey Credit Union Consumer Loan, our Loan Representatives will be happy to assist you. Simply call **800.454.7206**, visit us online at **www.firstjerseycu.com**, or at one of our offices:

One Corporate Drive
Wayne, NJ 07470

245 Diamond Bridge Avenue
Hawthorne, NJ 07506

*Rates on select loans are based upon your credit worthiness.