

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 7 days a week, safe deposit boxes, FREE ATMs, as well as a FREE coin counting machine.

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



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. Of course, you're welcome to speak to one of our Loan Representatives for more information.

• Share Secured Loans

A Share Secured Loan allows you to borrow against your Savings or Super Savings Account. One of the best things about a Share 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 everyone knows, college can be very expensive. It's no wonder that student loans are among our most common loan applications. Taking out a student loan allows a member to finance their education or a child's and pay it back later in life. First Jersey Credit Union offers Federal Stafford Loans (Student), and Federal Plus Loans (Parent)* that are federally guaranteed.

• Personal Loans

Approved members can receive an unsecured loan for up to \$12,000. 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 \$1,000 limit and it is considered an open-ended line of credit with an adjustable rate.

• Cash Line of Credit

A pre-established Cash Line of Credit is a smart idea should you happen to need quick access to money. The daily withdrawal limit is \$500 and funds are available through most ATM machines worldwide and via First Jersey Credit Union's Banking by Phone. The maximum credit line is \$1,500.

• 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 and usually allow an entire year to pay the loan back.

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** or **973.305.8889**. You can also visit us online at www.firstjerseycu.com, or at one of our offices:

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245 Diamond Bridge Avenue
Hawthorne, NJ 07506

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