

MasterCard Debit Card

The MasterCard Debit Card is an easy and convenient way to access your credit union accounts and make purchases worldwide.

You can use it instead of cash or checks at any ATM location or participating retail outlet where the MasterCard logo is displayed.

It's Fast... No Checks to Write!

Just say "Credit" and as long as there is money in your checking account to process the transaction, it's approved and you just sign the sales slip. Your purchase is automatically deducted from your First Jersey Credit Union Checking Account.

Hassle-Free Shopping

You can make purchases at millions of participating retailers worldwide — from the local grocery store, gas station or favorite restaurant or at a hotel while traveling.

There's no finance or interest charges to pay, and no check acceptances or ID hassles. Your MasterCard Debit Card is accepted virtually everywhere you see the MasterCard logo!

More Versatile than an ATM card

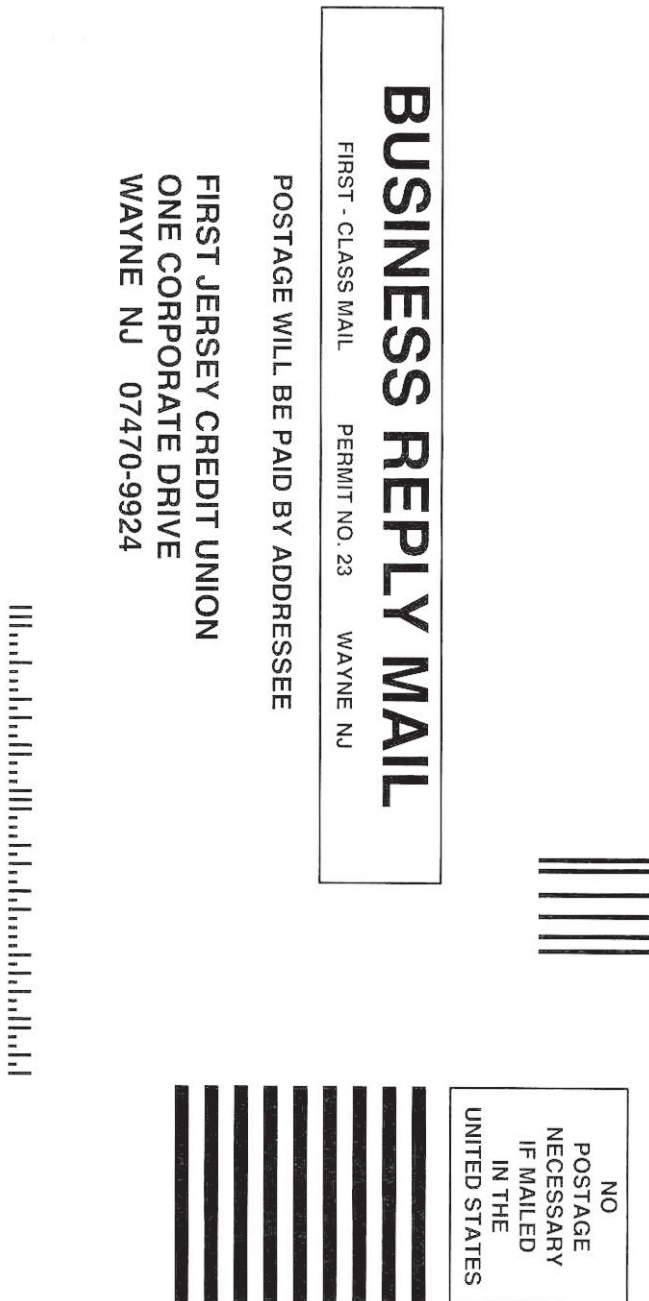
Your MasterCard Debit Card can also be used to access your credit union accounts 24 hours a day, 7 days a week from thousands of local and worldwide ATM locations. You can withdraw cash, make deposits, verify account balances and transfer funds between accounts.

Unbeatable Convenience

First Jersey Credit Union membership provides surcharge-free access at over 28,000 ATM's, which includes 9,000 deposit-taking and 5,500 7-Eleven® locations throughout the U.S. and Canada. Visit www.firstjerseycu.com and click on the **co-opnetwork** link for a list of locations.

Questions?

Please call toll free 800.454.7206
Or visit www.firstjerseycu.com



Application for MasterCard Debit / ATM Card

UChoose Rewards

No Checks to Write

More Versatile than an ATM Card

No Monthly Service Charges

Unbeatable Convenience



Earn Points for Everyday Purchases!

Automatically earn reward points with every purchase. Just choose "credit" every time you use your First Jersey MasterCard debit card. It is fast, convenient, and you don't have to enter your PIN - just swipe and sign! You'll automatically receive 1 point for every \$2 in purchases you make.

Rewards are available starting at 1,000 points and travel rewards are available with as few as 10,000 points.

You can redeem your reward points for a variety of gifts of your choice including:

- Free airline tickets
- Cruises to places like Alaska, Bermuda and the Caribbean
- Hotel and rental car vouchers
- Gift cards to a wide variety of stores, cinemas, theme parks and restaurants

For additional details or to view gift choices visit www.UChooseRewards.com

One Corporate Drive
Wayne, NJ 07470
973.305.8889

245 Diamond Bridge Ave.
Hawthorne, NJ 07506

Toll Free: 800.454.7206

Fax: 973.628.5371

Email: staff@firstjerseycu.com
www.firstjerseycu.com



01/11

MASTERCARD DEBIT CARD / ATM CARD APPLICATION

Fax this application to 973.628.5371 or simply detach, fold, tape and drop it in the mail.

MasterCard Debit Card

Last Name	First Name	Middle Initial	Social Security #
Street Address		Apt./Floor/P.O. Box	
City	State	Zip	
Daytime Phone#	Evening Phone#	Email Address	
Cell Phone#	Member Number	Date of Birth	
Mother's Maiden Name			

▲ Detach Here. ▲

JOINT APPLICANT

Last Name	First Name	Middle Initial	Social Security #
Daytime Phone#	Evening Phone#	Email Address	
Cell Phone#	Mother's Maiden Name		

SIGNATURE REQUIRED

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: By signing below, I/We am/are applying for either a FJCU ATM Card or the MasterCard Debit Card. I/We agree understand this is not a credit card and that the dollar amount of the purchases with this card will be deducted from my FJCU share draft/checking account only. I/We authorize FJCU to verify the information provided above and to request a credit report if necessary. The FJCU ATM card and the MasterCard Debit Card is available for qualified members only. Other requirements may apply. I agree to be bound by the terms and conditions covered in the appropriate Disclosure Statement and Cardholder Agreement.

_____	_____	_____	_____
Applicant Signature	Date	Co-Applicant's Signature	Date

FOR INTERNAL USE ONLY

MasterCard Debit Card _____
CARD NUMBER

Approved By _____ Date _____