

YOUR FIRST CHOICE.

Home Equity Loans

You can count on First Jersey Credit Union for all of your Home Equity Loan needs. We'll take care of everything from start to finish.

Call toll free 800.454.7206
Or visit www.firstjerseycu.com

Fixed Home Equity Loans

Home Equity Line of Credit

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



When it comes to Home Equity Loans, First Jersey Credit Union can help.

Considering purchasing a home, refinancing your current residence, or using the equity in your home to pay for some major expenses? If so, you've come to the right place. At First Jersey, we provide competitive rates* and dedicated service, all to make your home loan experience as easy as possible.

Fixed Home Equity Loan

One of the smartest ways to pay for huge renovations or other large personal expenses is by using the equity that has accrued in your first home. With a First Jersey Home Equity Loan, you can receive a lump sum of money at a fixed rate that starts low and stays low. Plus the finance charges you pay may be tax deductible. For all the details, you should consult your tax advisor.

To learn more about a Home Equity Loan, speak to one of our Loan Representatives. They can help you decide if it is right for you and even walk you through our loan application.

Home Equity Line of Credit

Whether you have a major purchase planned, or just like having the peace of mind knowing that you have available credit, a Home Equity Line of Credit may be the perfect solution. A Home Equity Line of Credit is check-based, and allows you to use only what you need as well as draw

from your line at any time. As you pay back the money you take out, your line of credit replenishes. And the best news is, your finance charges may be up to 100% tax deductible. Ask your tax advisor for details.

Find out if a Home Equity Line of Credit is right for you. Talk to one of our knowledgeable Loan Representatives today.

Applying for a Home Equity Loan is simple.

If you're interested in a Fixed Home Equity Loan or Home Equity Line of Credit, our Loan Representatives will be happy to help. Call First Jersey Credit Union today at **800.454.7206** or **973.305.8889**. You can also visit one of our branch locations:

One Corporate Drive
Wayne, NJ 07470

245 Diamond Bridge Avenue
Hawthorne, NJ 07506

* Rate based upon your credit worthiness. Restrictions apply. Speak to a Loan Representative for complete details.