

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 or monthly service fees
- FREE Online Banking & Bill Payment
- Unlimited check writing
- Interest bearing
- Overdraft Line of Credit

First Choice Business Accounts

- Business Checking
- Business Loans
- FREE Online Banking & Bill Payment
- Merchant Services

VISA® Secured, Classic, Gold & Platinum Credit Cards

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

Loans

- Personal Loans
- Share Secured Loans
- Student Loans
- Seasonal Loans
- ATM Line of Credit
- 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 Travelers Checks
- 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

Convenient Member Options

Not close to our branch? No problem. First Jersey Credit Union offers members several ways to access their money without visiting a branch — you can even manage your account without leaving your desk!

Direct Deposit

Put your entire paycheck or a set amount into a First Jersey Credit Union account. It's a hassle-free way to make loan payments and save on a regular basis.

ATM/MasterCard Debit Card

Use your card at thousands of ATM locations worldwide and anywhere MasterCard debit cards are welcome. (Standard ATM cards are also available.)

No-Fee ATMs

Enjoy surcharge-free ATM services nationwide. A complete list of locations is available at: www.firstjerseycu.com

FREE Banking by Phone

Make transactions easily, 24 hours a day, 365 days a year, all from your touch-tone phone. Best of all, there's never a fee.

CU Service Centers

First Jersey Credit Union is part of a network that provides members the convenience of accessing their accounts at over 2,000 locations nationwide. The service is free and transactions are posted to your First Jersey account immediately. For a location near you, visit the useful links section on our website: www.firstjerseycu.com.

Application for Membership

Savings Accounts

Checking Accounts

Home Loans

Personal Loans

Vehicle Loans

IRA Accounts and Certificates

Business Checking

Business Loans

FOR INTERNAL USE ONLY

_____ CKSYS DISC
(relative member #)

Initial Deposit \$ _____ Date: _____

By: _____



Join First Jersey Credit Union today.

Thank you for your interest in our organization. We want you and your family to view First Jersey Credit Union as "Your First Choice" for your everyday banking needs as well as long-term financial planning.

Who we are.

First Jersey Credit Union was founded in 1929. We're dedicated to providing financial products and services delivered in a professional and convenient manner.

As a not-for-profit organization, we return excess earnings to our members in a variety of ways, such as competitive dividend rates, low loan rates, and many free services.

FREE membership that lasts a lifetime.

Once you become a member of the credit union, you're a member for life — even if you change jobs, relocate, or retire. What's more, your family members can join and enjoy the same valuable benefits.

Become a member. Here's how:

1. Complete the attached Membership Application.
 2. Write a check for \$50.00 as your initial deposit, payable to: **First Jersey Credit Union.** (This is not a fee. The \$50.00 is the first deposit into your new account and starts earning dividends right away!)
 3. Send a copy of your valid Driver's License* AND your Social Security Card (also applies for joint applicants). *If you do not have a license, please include some form of government identification.
- Please mail the above documents to the address below.

IDENTIFICATION PROGRAM AS REQUIRED BY THE USA PATRIOT ACT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. WHAT THIS MEANS FOR YOU:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We are required to see your driver's license or other identifying documents. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account. We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.

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



MEMBERSHIP APPLICATION

Member Number _____ Credit Union Rep. _____

ACCOUNT TYPE:

- Single Joint Custodial Payable on Death Other _____
- Primary Owner Minor

Name _____ Social Security # _____

Home Address _____

City _____ State _____ Zip _____

Mailing Address (if different) _____

Home Phone # _____

Cell Phone # _____

E-mail _____

Driver's License # _____

Date of Birth _____ Mother's Maiden Name _____

Employer's Name (Required) _____

Employer's Address _____

Employer's Phone # _____

By signing below, I certify in accordance with the IRS W-9 instructions provided by First Jersey Credit Union and under the penalties of perjury, that the Social Security /Taxpayer ID number shown is the correct identification number and that I am NOT, unless designated below, subject to backup withholding as a result of failure to report dividends or interest, or because the IRS has notified me that I am no longer subject to backup withholding, and that I am a U.S. person (including a U.S. resident alien).

- I am subject to backup withholding Exempt
- I am not a United States Citizen or resident (complete W-8 form)

The Internal Revenue Service does not require your consent to any provision of this account other than the certifications required to avoid backup withholding.

Applicant's/Custodian's Signature _____ Date _____

Joint Applicant's Signature _____ Date _____

Name of Successor Custodian _____ Date _____

I am eligible for membership because _____

Your signature grants permission to conduct credit bureau reports at the Credit Union's discretion. By signing above, I/we agree to the terms and conditions of the Membership Agreement, Rate/Fee Schedule, MasterCard Debit Card Agreement (for qualified members only), ATM agreement, the Banking by Phone disclosure, and other account agreements as applied for within this application as well as any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an ATM card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement. If I/we are applying through the mail, I/we understand the Credit Union will mail these disclosures within 20 days of receipt of this application. Upon receipt of the disclosures, if I/we choose to close these accounts, I/we understand that I/we will incur a charge for closing the account within 90 days.

Any financial service provided by the Credit Union may be used for any transaction permitted by law. I agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at the Credit Union's discretion. I further agree, should illegal use occur, to waive any right to sue the Credit Union for such illegal use or any activity directly or indirectly related to it and additionally, I agree to indemnify and hold the Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.

For the past five years, I have lived at:

Street Address _____ City _____ State _____ Zip _____

Street Address _____ City _____ State _____ Zip _____

- Joint With Survivorship Custodian

Name _____ Social Security # _____

Home Address _____

City _____ State _____ Zip _____

Mailing Address (if different) _____

Home Phone # _____

Cell Phone # _____

E-mail _____

Driver's License # _____

Date of Birth _____ Mother's Maiden Name _____

Employer's Name (Required) _____

Employer's Address _____

Employer's Phone # _____

Beneficiary 1 _____ Date of Birth _____

Beneficiary 2 _____ Date of Birth _____

Beneficiary 3 _____ Date of Birth _____

Sign me up for:

- Checking Bank By Phone ATM/Debit Card Online Banking

I am interested in learning more about:

- Home Equity Loans Mortgages Student Loans

- Auto Loans Business Accounts

- VISA®: Secured Classic Gold Platinum

Detach Here.