

YOUR FIRST CHOICE.

# Mortgage Loans

If you're looking for a Mortgage Loan, look no further than First Jersey Credit Union. You can count on us to offer competitive rates and helpful service throughout your entire loan process.

Call toll free 800.454.7206  
Or visit [www.firstjerseycu.com](http://www.firstjerseycu.com)

Competitive rates

Friendly service

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](mailto:staff@firstjerseycu.com)  
[www.firstjerseycu.com](http://www.firstjerseycu.com)



# Buying a home is a memorable occasion and we're excited to help you.

From purchasing your very first home to moving to a different residence or even refinancing your existing loan, First Jersey Credit Union understands your needs. You'll appreciate our personalized service and competitive rates\* as you embark on this next step in your life. Choose from a variety of mortgage programs and pricing options that will help you get just what you want.

## Fixed Rate Mortgage

If you are moving into a home that you think you will live in for a number of years, then First Jersey's Fixed Rate Home Mortgage is an option worth considering. We offer 15, 20, and 30 year Fixed Rate Mortgages with the most common being a 30-year loan. A Loan Representative can speak to you about other options that we offer. Of course, you can expect to receive competitive rates on any Fixed Rate Mortgage that you select.

## Adjustable Rate Mortgage

By selecting a First Jersey Adjustable Rate Mortgage (ARM), you generally pay a lower rate than a Fixed Rate Mortgage. However, you must choose a lock-in period of 1, 3, or 5 year ARMs, after which your rate will change to reflect the current market rate. Depending on what that rate is, you could pay more or less than what you were originally paying. For your protection, there is generally a cap on the amount your rate can go

up each year after the lock in period. A First Jersey Loan Representative will be happy to explain all the details.

## The right mortgage for you

It's always a pleasure to see our members succeed in finding the homes of their dreams. We are committed to working with members to ensure that their mortgage loan experience is a positive one. From our competitive rates to our caring Loan Representatives, you'll find First Jersey Credit Union to be an excellent financial partner.

If you would like to apply for a Mortgage Loan, contact us at **800.454.7206** or **973.305.8889**, log on to **[www.firstjerseycu.com](http://www.firstjerseycu.com)**, or visit one of our offices:

One Corporate Drive  
Wayne, NJ 07470

245 Diamond Bridge Avenue  
Hawthorne, NJ 07506

\*Rates based on your credit worthiness.