

YOUR FIRST CHOICE.

Savings Accounts & Share Certificates

Put your money in a safe place for the future. Let First Jersey Credit Union help you open a Savings Account or Share Certificate today.

Call toll free 800.454.7206
or visit www.firstjerseycu.com

Competitive rates

Wide selection of accounts

At First Jersey Credit Union, we strive to make your banking experience as convenient as possible. That's why we offer our members FREE online banking, drive thru banking, 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
Fax: 973.628.5371
Email: staff@firstjerseycu.com
www.firstjerseycu.com



First Jersey Credit Union Savings Accounts and Share Certificates help your financial stability.

One of the smartest things anyone can do financially is to open a savings account. Putting money aside helps to assure a stable future for yourself and your family. At First Jersey Credit Union, we know our members all have different lifestyles and needs, which is why we offer several types of savings accounts. All of our savings accounts earn interest from day of deposit to day of withdrawal. Interest is compounded and paid monthly.

We're confident you'll find our dedicated service and competitive interest rates the best around. For current rates on First Jersey Savings Accounts and Share Certificates, visit us online at www.firstjerseycu.com

Regular Savings Account (\$10 minimum)

At First Jersey Credit Union, starting a savings account is simple. To open a Regular Savings Account, members only need to deposit a minimum of \$10 and maintain at least that amount to keep the account open.

New Baby Share Account (\$10 Minimum)

It's never too early to open a savings account for your child or grandchild. As a bonus, First Jersey will deposit \$50 for accounts opened for children up to 12 months old.

Super Saver Account (\$2,500 minimum)

This account is just what its name suggests. It's a super way to save your money for a rainy day. All you have to do is deposit and keep a minimum balance of \$2,500. The only restriction is that any funds going in or out must be at least \$500. Once your balance reaches \$10,000 or \$100,000, you'll receive a higher interest rate.

Holiday Club Account (\$10 minimum)

Shopping for the holidays is less stressful when you have money that is set aside just for that purpose. To make saving even easier, use direct deposit. This way, the money goes directly into your Holiday Club Account and you're not tempted to spend it. A First Jersey Credit Union Holiday Club Account can be opened with a minimum of just \$10. Your Holiday Club funds are automatically transferred into your savings account in October, just in time for your holiday shopping.

Vacation Club Account (\$10 minimum)

Dreaming of Paris, but can't afford the trip? A Vacation Club Account can make it all possible. Once again, using direct deposit makes saving easier and more convenient. All you need to get started is \$10.

Share Certificates of Deposit (\$1,000 minimum)

Watch your money grow faster when you deposit it in a Share Certificate. Once you make your minimum deposit of \$1,000, it must mature for a select amount of time without being touched. A Member Service Representative can provide you with more details as well as the latest rates. Interest on Share Certificates is based on day of deposit to day of withdrawal and is compounded daily and paid monthly. Keep in mind, there is a penalty if money is withdrawn before the maturity date.

Youth Certificates of Deposit (\$250 minimum)

Members 18 and under can enjoy the same benefits of our Share Certificates, with a minimum balance of at least \$250.