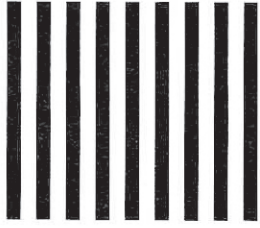


NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES



BUSINESS REPLY MAIL

FIRST - CLASS MAIL PERMIT NO. 23 WAYNE NJ

POSTAGE WILL BE PAID BY ADDRESSEE

FIRST JERSEY CREDIT UNION
ONE CORPORATE DRIVE
WAYNE NJ 07470-9924



YOUR FIRST CHOICE

Visa
Visa Secured

No Annual Fee

No Cash Advance Fee



Credit Disclosures

Annual Percentage Rate (APR) for Purchases	Visa Prime + 6%, Prime +10%, Prime +12% Rates are based on your credit worthiness	Visa Secured Prime + 7%
Other APR's	Cash advance APRs: Visa: Prime + 6%, Prime + 10%, Prime + 12% Visa Secured: Prime + 7%	
Variable Rate Information	Your APR may vary. The rates are determined monthly by adding 6%, 10% or 12% for Visa to the prime rate & by adding 7% for Visa Secured to the prime rate. Variable Rates have a floor of 7% & a ceiling of 18% or maximum rate allowed by law.	
Grace period for Repayment of Balances on Purchases	25 Days on average	
Method of Computing the Balance for Purchases	Average Daily Balance (excluding new purchases)	
Minimum Finance Charge	\$25 or 2%, whichever is greater	
Balance Transfer	3% of transfer amount	
Late Payment Fee	\$25 after 5 days delinquent	
Over the Credit Limit Fee	\$25	
Return Payment Fee	\$30 Return Check or ACH	

*The Prime Rate used to determine your APR is the rate published in the Wall Street Journal.

The information about the costs of the card described in this application is accurate as of August 1st 2008. This information may have changed after that date. To find out what may have changed, write us at One Corporate Drive, Wayne, NJ 07470.



CREDIT APPLICATION

Credit Limit Requested \$ _____

Check Account Choice: Visa*
 Visa SecuredCheck Account Choice:
(Signature required for joint application) Individual Account
 Joint Account _____
 Credit Limit Increase**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** 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 may also ask to see your driver's license or other identifying documents.**APPLICANT**

Note: all applicable sections should be filled out completely to avoid delay in processing your application.

Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City		State		Zip Code	
Email Address							
Mailing Address (if different from above)		City		State		Zip Code	
Previous Address (if less than 2 years at present address)		City		State		Zip Code	
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone ()				Date Employed	
Address		Position/Occupation				Monthly Gross Income \$	
Name and Address of Previous Employer (if less than 2 years at present employer)						How Long (yrs)	
Sources of Additional Income: income from alimony, child support or separate maintenance need not be revealed if it is not to be considered in determining credit worthiness.						Amount per Month \$	
Nearest Relative (Not Living With You)		Home Phone				Relationship	
Their Address		City		State		Zip Code	

CO-APPLICANT

Information about a co-applicant is not required for an individual account.

Last Name		First		Middle		Social Security Number	
Date of Birth	No. of Dependents	Home Phone ()	Cell Phone ()	Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Other <input type="checkbox"/>	Monthly Payment \$
Current Address		City		State		Zip Code	
Previous Address (if less than 2 years at present address)		City		State		Zip Code	
Employer	Self Employed <input type="checkbox"/> Yes <input type="checkbox"/> No	Work Phone ()				Date Employed	
Address		Position/Occupation				Monthly Gross Income \$	

CREDIT INFORMATION

Attach Additional Sheet if Necessary.

Name and Address of Creditor	Name Under Which Account is Carried	Account Number	Balance	Monthly Payment
1. Home Mortgage/Rent				
2. Bank Credit Card/Bank Name and Address				

SECURITY INTEREST

I understand that a security interest is a condition for a VISA credit card and I give First Jersey Credit Union a security interest in all shares now or hereafter on deposit (except IRA), up to the outstanding balance due on the VISA credit card. If I default under the terms of this agreement, I authorize First Jersey Credit Union to apply such funds to the payment of my credit card.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

SIGNATURE(S)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the cardholder agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicants' use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

TRANSFER OF BALANCE REQUEST

Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new credit card account.

 Credit Card Account Number _____

Amount to be transferred \$ _____

Signature _____

FOR INTERNAL USE ONLY

Account No. _____

DATE APPROVED _____

CREDIT LINE _____

APPROVED BY _____

FOLD AND SECURE WITH TAPE FOR MAILING (8/08)