



Products And Services

- Free Checking Account with Debit Card
- Savings Account with ATM Card
- Holiday and Vacation Clubs/Loans
- Auto, Boat and Recreational Loans
- Mortgages, Home Equity (fixed/variable)
- Term Share Certificates – Money Market
- Personal, Debt Consolidation and Student Loans
- Kids Kash Club (custodial accounts)
- Direct Deposit and Payroll Deduction
- Telephone Account Processing (TAP)
- Individual Retirement Accounts
- Family Security Plan Insurance Products including Whole Life Insurance/Disability Income Protection and Critical Illness Insurance
- New England Financial Services
- Shared Branching – Over 28,000 surcharge-free ATMs and access to over 6,500 new locations

We are not a bank; we are a Credit Union,
a not-for-profit, full-service financial institution,
owned by all members. Community focused –
it's the best banking for you!

You are eligible to join.



LOCATIONS

Main Office

711 Union Blvd.
Totowa, New Jersey 07512

Newark-UMDNJ Branch

30 Bergen Street • Newark, New Jersey 07103

Newark-Broadway Branch

39 Broadway • Newark, New Jersey 07104

Paterson Branch

126 Market Street • Paterson, New Jersey 07505

South Bergen Branch

61-63 Morris Avenue • Garfield, New Jersey 07026

St. James AME Church

588 Martin Luther King Blvd. • Newark, New Jersey 07102

Contact Us

Click: www.njfcu.org
Call: 1.888.786.5328
Call Center Fax: 973-785-3264
Email: info@njfcu.org



We do business in accordance
with the Federal Fair Housing
Law and Equal Credit Opportunity Act



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Membership Benefits



*Extra Benefits You
Might Not Have Expected*





Belonging to North Jersey Federal Credit Union comes with some extra benefits. You might even consider them something of a surprise. We offer member discounts at local businesses, Kids Kash Club and Insurance options.

Member Discounts At Local Businesses

You live, work, worship, or attend school in the community... why not get discounts from businesses in the community? That's what North Jersey FCU thought!

This program functions to benefit both members and business members. It's keeping business local. When contacting any of the participating companies, please let each business know you are a member of North Jersey FCU. For a list of local businesses where you can get discounts from, please visit our website at www.njfcu.org.

Member Discounts At National Businesses

Through the Invest in America program, you can enjoy discounts at national companies like General Motors, Sprint, Allied Van Lines, FTD.com, CompleteTax, DIRECTV, Shop America, and Members Auto and Homeowners Insurance.

Through GM, you get preferred pricing in addition to most current incentives.

Sprint gives members a 10% discount on most regularly priced service plans plus waived activation and upgrade fees. Business members can also save.

When moving, contact Allied Van Lines to enjoy 60% off out-of-state and/or local moving and storage needs.

FTD.com gives members \$15 off each item.

Receive discounts when filing tax returns with TurboTax through this program. Or, receive a \$30 coupon from Jackson Hewitt.

DIRECTV lets you save \$160 on a new DIRECTV subscription. You also get \$120 or \$10/month for the first year on top of other promotions, PLUS an additional \$40 rebate!

When shopping online, earn cash back when at select online merchants through Shop America. There are over 1,200 participants.

Members Auto and Homeowners Insurance can help you save up to \$330 a year on your insurance by switching.

The Invest in America program may be subject to change without notice. For a list of current offers and discounts, visit www.lovemycreditunion.org.

Kids Kash Club

Kids 17 years of age and younger are eligible to join the Kids Kash Club at North Jersey FCU. You can earn while you learn by receiving \$3 for every "A" on your report card, up to \$15 per marking period!

You can also make deposits. Just ask your parents or guardians to bring you to any of the credit union's branches. Don't forget to grab all your extra change and bring it to the Totowa branch where you can use our Change Exchange.

North Jersey FCU also offers our young members access to Googolplex™ and Guides to Independence™. These online programs were designed to help kids learn about saving, spending and borrowing in a fun way.

Googolplex has fun games, stories and activities that deal with money matters and life issues.

Guides to Independence™ helps teens gain knowledge and practice through a series of online interactive tutorials.

Ask your parents or guardians to become a part of the Kids Kash Club today!

Insurance

North Jersey FCU offers the Family Security Plan® and options through New England Financial of North Jersey LLC.

The Family Security Plan®

This offers products to give you extra financial security for your family in the event of a disability, critical illness or an unexpected death.



You can choose Whole Life and Disability Insurance and Critical Illness and Accident Insurance options. These fill in the gaps left by group insurance.

The Family Security Plan® enables you to purchase individual life, disability and critical illness insurance through payroll deduction. Participation is completely up to you. You get quality products, competitive pricing and world-class customer service including one-on-one counseling. Take advantage of the efficient enrollment process. Visit www.familysecurityplan.com for more information or contact North Jersey FCU.

New England Financial of North Jersey LLC

Let New England Financial of North Jersey LLC help you meet your financial goals through investment strategies, insurance needs analysis and financial guidance. They use our products and services and work with you to help you achieve financial security and independence.

New England Financial of North Jersey LLC is an agency of New England Financial, a MetLife company. New England Financial has been recognized as a premier life insurance and financial services organization for some 165 years.

New England Financial of North Jersey's financial services for both businesses and individuals are designed to provide tax-saving strategies, potentially increase net worth and conserve accumulated wealth.

Need More Information?

If so, we're only a phone call, drive or click (www.njfcu.org) away to answer any questions you may have or to help put you in contact with the right people!