



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

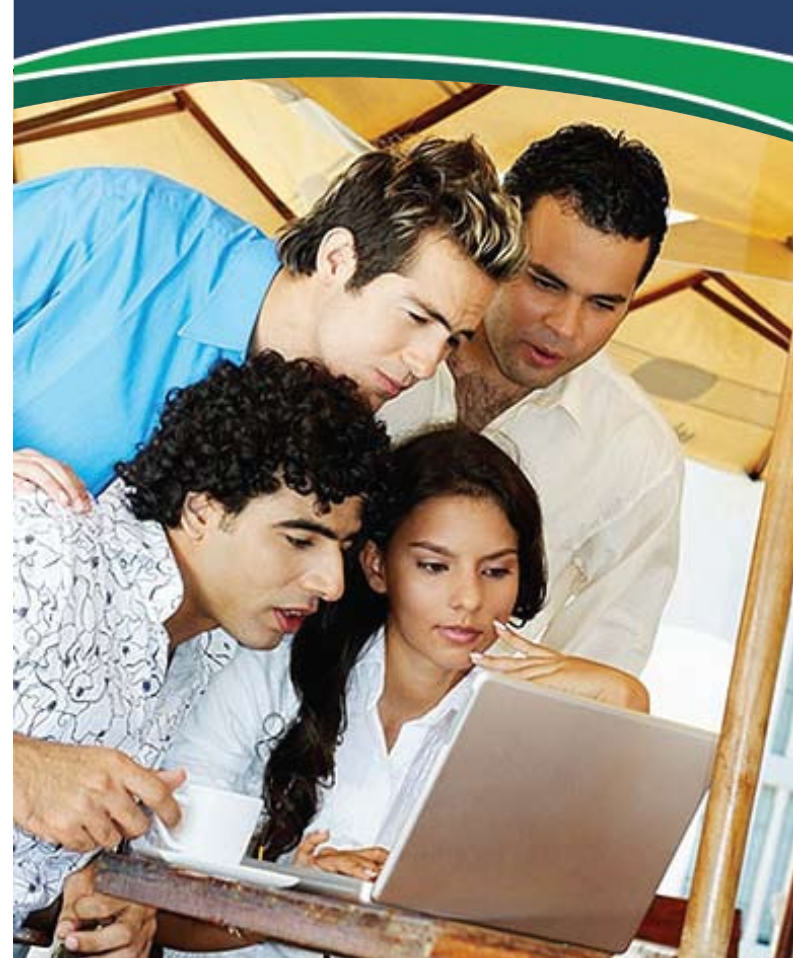
Click: www.njfcu.org
Call: 1.888.786.5328
Call Center Fax: 973-785-3264
Email: info@njfcu.org



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Organic Banking



*Clean, Wholesome Banking Without
Any Additives Or Extra Fees*





Organic Banking

Organic Banking is available to any member with a valid student ID. There is a \$5.00 minimum deposit required to open an account.

Additional Benefits Offered Through Organic Banking

- *Mobile Banking (Bank from your cell phone)*
- *Access to 28,000 free ATMs including all 7-Elevens*
- *Access to over 6,500 shared branching locations*
- *Exclusive local merchant discounts through NJ Preferred Program (go to <http://njfcu.org/nj-preferred-business-directory/> for a list of participating merchants)*

Mobile Money

Monitor your accounts using your mobile phone. You can receive alerts, view accounts, transfer funds, and more.

If your cell phone doesn't have Internet access, you can send a text message to find out your account balance and check out your transaction history.

If you do have Internet access, you can look at your account balances, read over your transaction history, transfer funds between accounts, and pay your bills!

Surcharge-Free ATMs

You have surcharge-free access to 28,000 ATMs in the US and Canada through the CO-OP Network. At 9,000 of the in-network ATMs, you can make deposits directly to your North Jersey Federal Credit Union account. There's sure to be an ATM in the CO-OP Network near your school or work.

To find a surcharge-free ATM, go to www.co-opfs.org, download the App, text a street address, ZIP code or "City State" to 692667, use your GPS, or call 888-SITE-CO-OP.

Shared Branching

Through Shared Branching, you can conduct your financial affairs at more than 6,500 credit unions in the US, UK, Puerto Rico, Germany, Guam, Italy, and Japan.

You can make deposits, withdrawals, loan payments, transfers between accounts, and more.

All you need is your account number and a valid government-issued photo ID.

Just look for the CU Service Centers logo. Or, go to www.cuservicecenter.com to find a location near your work, school or home.



New And Used Vehicle Loans

Whether you are financing your first vehicle or not, North Jersey FCU can help! We offer 100% financing of the full purchase price* with terms up to 60 months at a reduced loan rate to help you save money. Our loans can be used on cars, motorcycles, RVs, or new boats. And, you can even make your loan payment automatically through Auto Pay. The loan amount is withdrawn from your Savings or Checking Account every month.

Credit Builder Loan

As someone just entering the workforce or college, you probably haven't had the chance to build up your credit. That's why we offer Credit Builder Loans. They have a low rate, a 30-month term and a maximum loan amount of \$3,000. You will also open a 30-month Term Share Certificate at the same time to help you save as you borrow.

Go Green With Organic Banking Today!

To join, just give us a call or stop by any of our branches. Or, to learn more about the benefits of these great products and services, go to www.njfcu.org.

*Including taxes and title fees, etc.

