



Products And Services

- Free Checking Account with Debit Card
- Savings Account with ATM Card
- Visa Credit 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
- Shared Branching – Over 30,000 surcharge-free ATMs and access to over 6,500 new locations
- Commercial Business Services

Business Membership is available to all persons who live, work, worship, attend school, or regularly conduct business in Passaic County, the City of Newark, and the underserved areas of Essex, Union, Bergen, Morris and Hudson Counties in New Jersey.



LOCATIONS

Main Office

711 Union Blvd.
Totowa, New Jersey 07512

Newark Branch

30 Bergen Street
Newark, New Jersey 07103

Paterson Branch

126 Market Street
Paterson, New Jersey 07505

Garfield Branch

61-63 Morris Avenue
Garfield, New Jersey 07026

Contact Us

Click: www.njfcu.org
Call: 973-559-5639
Call Center Fax: 973-785-3264
Email: info@njfcu.org



Business Products And Services



Look inside to see how we can meet your business' financial demands.





Business Products

It's easy and profitable to conduct your business' financial affairs at North Jersey Federal Credit Union. We offer Business Share Draft (Checking) Accounts, Business Savings Accounts, Business Services, and Business Loans.

Business Share Draft (Checking) Accounts

Use the Business Share Draft (Checking) Account to manage your business' finances on a daily basis and benefit from:

- Monthly dividends*
- Overdraft Protection
- No deposit fee
- Free Home Banking & Bill Pay
- No item fee
- Free monthly servicing with a daily average balance of \$1,000

Business Share Draft (Checking) Not-For-Profit Accounts

We are proud to be able to offer this account from one not for profit to another.

- Monthly dividends**
- Overdraft Protection
- No deposit fee
- Free Home Banking & Bill Pay
- No item fee
- Free monthly servicing with a daily average balance of \$500

*A monthly service fee charge of \$12 will be applied and no monthly dividend if average daily balance falls below minimum balance required.

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Business Share Savings Accounts

Saving for your company's future is just as important as maintaining your finances everyday. That's why we offer savings accounts that are insured up to \$500,000 (\$250,000 through NCUA and \$250,000 through ESI).

- Opening balance required
- Earns dividends
- Tiered rates
- Limited number of withdrawals
- Fee if average daily balance falls below minimum balance required

Business Ultimate Money Market Account

If you want to save a little more and get a higher rate of return, then the money market account is right for your business.

- Earns dividends
- Limited number of withdrawals
- Tiered rates
- Fee if average daily balance falls below minimum balance required



Business Loans

Every now and again you may need some extra cash flow. The Line of Credit can help with seasonal variations in cash flow, inventory purchases, increased operating costs, or other working capital needs.

North Jersey FCU also offers fixed or variable rate loans for asset purchases like equipment or leasehold improvements or more substantial capital assets.

A member business loan will include any loan or line of credit (including any unfunded commitments) where the borrower uses the proceeds for commercial, corporate or other business investment property or venture purposes.

North Jersey FCU offers fixed or variable rate loans for the purchase or refinance of commercial and office condominiums.

Become a Business Member Today!

Just stop by, give us a call or go to www.njfcu.org for all the information you need.



North Jersey Federal
Credit Union
Above and Beyond Banking