



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

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 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



Cover Your Payments



- *Courtesy Pay*
- *Ready Cash Loan*
- *Overdraft Protection*





Courtesy Pay

Courtesy Pay is a program that will allow a checking account to be overdrawn resulting in a negative balance in order to pay a check, ATM* card transaction, Debit card transaction, and ACH (electronic debits).

When a member unintentionally writes a check without having sufficient funds in their account to cover it, Courtesy Pay will save them the embarrassment of having a check or an ACH electronic debit returned for non-sufficient funds, or an ATM or Debit card transaction rejected.

When this happens, the member can pay several fees. Courtesy Pay will save them money by overdrawing their account and paying the item. However, there will be a fee for each item paid via the Courtesy Pay program. You will not be charged a fee on the recipient's side and/or a late fee.

Ready Cash Loan

This loan product eliminates any worry you may have about bouncing a check. You'll avoid the embarrassment and expense of non-sufficient funds charges because the amount you overdraw will automatically be advanced to your NJFCU accounts as a loan in increments of \$100.

*The ATM will show available balance only, NOT available balance and Courtesy Pay limit.

Overdraft Protection

If you write a check and have non-sufficient funds, you could have a fee of \$35 per check. However, through Overdraft Protection, funds are transferred from a savings account to cover the transaction. You are allowed six transactions per month with a fee of \$3 per transaction. The exact amount of the check will be transferred.

Members who already have Overdraft Protection from a savings account or money market account AND have Courtesy Pay will see their funds pulled from the designated accounts first. Once all funds are depleted, then the Courtesy Pay program will kick in and draw the checking negative to pay the item.

☐ **YES – I want to Opt-In for overdraft protection for my debit and/or ATM card.**

Name

Street

City

State

Zip

Phone: Day

Evening

Account Number

I understand approval for my overdraft amount is subject to credit approval and that there is a fee of \$35.00 for each overdraft amount processed.

Signature - Primary Account Holder

Signature - Joint Account Holder –

If applicable ☐ Not Applicable

Return to credit union by mail or fax. Or, drop off in person.



Overdraft Protection Law

Legislation passed by Congress requires that consumers must Opt-In to have Overdraft Protection when using their debit card and/or ATM card. If a consumer elects to Opt-In, the financial institution may charge a fee to provide this service/protection. If the consumer elects to not Opt-In, the financial institution is not required to honor any transaction that may exceed the account balance available and may not charge a fee.

If you process a debit card or ATM card transaction and there is not sufficient money in your account to cover the transaction, the financial institution can decline the transaction and cannot charge a fee to do so. If you have elected to Opt-In for overdraft protection, the financial institution may cover the transaction up to the maximum overdraft coverage allowed.

If you elect to Opt-In, you also have the right to Opt-Out at anytime at no cost.

If you want to Opt-In to protect yourself, complete the information on the form to the left, and return it to the credit union.

