



## 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](http://www.njfcu.org)  
Call: 973-559-5639  
Call Center Fax: 973-785-3264  
Email: [info@njfcu.org](mailto:info@njfcu.org)



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## Seasonal Products And Services



*Holiday Club Accounts  
Holiday Loans • Vacation Club Accounts  
Back-To-School Loans*





## Accounts And Loans To Help You Throughout The Year

North Jersey Federal Credit Union offers savings accounts and loans to help with the more expensive times of the year: holiday season, summer and back to school.

### Holiday Club Account

With this account, you can save for the holiday season when it's convenient for you throughout the year through direct deposit, payroll deduction, online transfers, or in-person deposits so you have the money you need come the holiday season. This account pays out to you in time for holiday shopping and earns interest.

### Holiday Loans

Available during November and December, Holiday Loans are the affordable way to pay for all of your holiday expenses: a winter getaway, decorations, gifts, etc. Borrow from \$750 - \$4,000 with terms of up to 36 months at a great low, fixed rate.

### Vacation Club Accounts

This savings account will help you save for a fantastic family vacation throughout the year when you have extra money by using payroll deduction, direct deposit, in-person deposits, or online transfers.

The account even earns interest! If you want to take a trip to the beach, cool off in the mountains or head overseas, it'll be possible when you start saving in a Vacation Club Account.

### Vacation Loans

North Jersey FCU's Vacation Loan will allow you to pack up and head out of town to enjoy the vacation of your dreams!

### Back-to-School Loans

The back-to-school season is a very pricey time of the year. If you need some extra help paying for new clothes, a new computer, school supplies, school fees, etc., turn to North Jersey FCU's Back-To-School Loans. We offer low rates and flexible terms.



## Open An Account Today!

Opening a seasonal account or applying for a seasonal loan can really help you save money during these costly times. At North Jersey FCU, we help you do so in an affordable and easy way.

Stop by, give us a call or go to [www.njfcu.org](http://www.njfcu.org) to learn more about these accounts and loans.

### Insured Club Accounts

The funds in your Holiday and Vacation Club Accounts are insured up to \$500,000. \$250,000 is through the National Credit Union Administration (a division of the federal government) and \$250,000 is through the private insurance of Excess Share Insurance (ESI).

### Credit Union Membership

You are eligible for membership if you live, work, worship, attend school, or regularly conduct business in Passaic, Bergen, Morris or Hudson Counties or the underserved areas of Essex or Union Counties or the City of Newark. Refer your neighbors, co-workers and family members today!