



## Products and Services

- Free Online Banking
- Free North Jersey FCU Mobile App
- Free TAP (Telephone Account Processing)\*
- Free Mobile Deposit
- Free eStatements
- Basic Checking Account with Debit Card\*\*
- Cash Back Checking Account
- Savings Account with ATM Card
- Mastercard® Credit Cards
- Auto, Boat, Motorcycle, Classic Car and Recreational Vehicle Loans
- Mortgages, Home Equity Loans
- Personal and Debt Consolidation Loans
- Holiday and Vacation Clubs and Loans
- Overdraft Protection
- Kids Kash Club (custodial accounts)
- Student Banking
- Student Loans
- Certificates of Deposit (Term Share Certificates)
- Individual Retirement Accounts
- Family Security Plan Insurance
- Business Banking Services
- Free Financial Literacy and Debt Counseling through GreenPath Financial Wellness@ [www.greenpath.com](http://www.greenpath.com)

\*First 10 calls per month are free, \$0.50 for each additional call.

\*\*Basic Checking requires a \$100 minimum average monthly balance. A \$7 monthly fee will be charged if the required \$100 minimum average monthly balance is not maintained. Please contact one of our Member Service Representatives for more information.



## Locations

### Totowa Main Branch

711 Union Blvd.  
Totowa, New Jersey 07512

### Elmwood Park Branch

444 Mola Boulevard  
Elmwood Park, NJ 07407

### Newark Branch

186 West Market Street  
Newark, New Jersey 07103

## Contact Us

[www.njfcu.org](http://www.njfcu.org)  
Main: 973.785.9200  
Fax: 973.785.3264  
Email: [info@njfcu.org](mailto:info@njfcu.org)



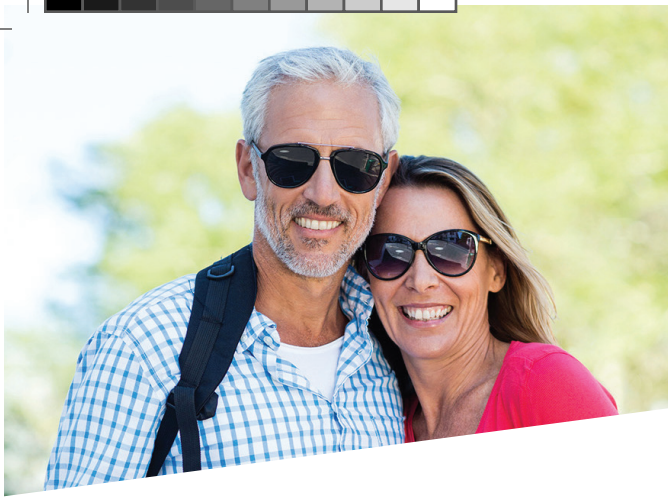
[www.njfcu.org](http://www.njfcu.org)

2019 Membership Marketing Support Services

# Member Benefits & Convenient Services

*Benefits and Conveniences that make life easier!*





North Jersey Federal Credit Union is a member-owned banking cooperative. Unlike a for-profit bank, credit unions are organized to return all profits to member-owners in the form of lower loan rates, higher savings rates and lower fees. Membership is easy.

## You Are Eligible to Join!

If you live, work, attend school, conduct significant business or worship in Passaic, Bergen, Essex, Hudson, Morris, Union or Middlesex Counties, stop into one of our locations or join online today at [www.NJFCU.org](http://www.NJFCU.org).

## 24/7 Access Online Banking

Access all your financial information wherever and whenever you have access on a computer or a mobile device. You can also make quick and secure deposits into your North Jersey FCU checking and/or savings account right from your mobile device.

Once logged on, you can:

- View real time account balances
- See check images
- Review transaction history
- Download history to financial software or spreadsheets
- Transfer funds immediately one time or schedule for future dates
- Request stop payments
- Enroll in Bill Pay to pay your bills one time or schedule automatic payments
- Receive electronic bills from many major vendors
- Transfer money to external, non-North Jersey FCU accounts

## Popmoney®

- A personal payment tool that allows you to send, request and receive money using an email address or through your mobile device
- Popmoney® is the easy way to personally pay anyone almost immediately
- Popmoney® eliminates the hassles of checks and cash
- Use your current checking or savings account

## North Jersey FCU Mobile App

Download to your smartphone, iPhone, iPad, Kindle Fire or tablet for quick and easy access to all your NJFCU accounts. You can quickly, conveniently and safely:

- Deposit checks with your mobile device
- Check account balances
- Pay bills
- Transfer funds
- Use Popmoney®
- View statements
- Locate branches and ATMs

\*You must be signed up for Online Banking prior to using the mobile app.

## eStatements

Once you sign on to North Jersey FCU online banking, you can choose to receive your statements online. Easy to read and in full color, view it right away or download it to your mobile device or computer.

## TAP (Telephone Account Processing)\*

Call **973-785-4161** or toll free: **800-788-4474** on your phone to access your accounts any time day or night.

- Confirm account balances
- Transfer funds
- Request withdrawals
- Pay North Jersey FCU loans

\* There are ten (10) free calls per month. Any additional calls will be assessed a fee of \$0.50 each.

## Open Accounts and Apply for Loans Online

You can open a savings, checking, CD or IRA account right from your smartphone, tablet or computer. Want to apply for a loan? Home loans, auto and consumer loans can be applied for and even funded without stepping into the credit union. Find out about how you can become qualified.

## Home, Vehicle and Consumer Loans

North Jersey FCU offers mortgages, home equity loans and home equity lines of credit at competitive rates. Our vehicle loans can be used for new and used autos, boats, classic cars and recreational vehicles. Consumer loans are available for vacation expenses, debt consolidation, holiday expenses, and student loans, among other financial needs.

## Mastercard®, Credit Cards

North Jersey FCU has four different Mastercard® Credit Cards available to meet your purchasing needs. We have the right card for every financial situation, whether you are just taking care of daily purchases, an unexpected expense or for a little self-splurge, we've got you covered.

## Cash Back Checking

Get paid 2% for what you spend daily! Our Cash Back Checking account lets you earn 2% on up to \$300 of your debit card purchases per month with no points to redeem and minimum balance requirements.

## Business Banking

Business products and services including checking and money market accounts, fixed and variable rate lines of credit, commercial mortgages and refinancing.

## Co-Op Network ATMs and Shared Branching

You can withdraw money and check account balances fee-free at nearly 30,000 ATMs nationally including most 7-Eleven convenience stores and Citibank locations. With a photo ID and an account number, you have access to over 5,000 credit union branches through Shared Branching. The Co-Op Network is also available internationally including Canada, Germany, Guam, Italy, Japan, Puerto Rico, Spain and the United Kingdom. To find ATM or branch locations, visit [www.NJFCU.org](http://www.NJFCU.org) or tap locations on the North Jersey FCU Mobile App.

Visit [www.njfcu.org](http://www.njfcu.org) or call **973.785.9200** for more information.