



The freedom to prosper.

You work for the State of New Jersey. We work for you.

We're not here to sell you products. We're here to offer you the tools you need to turn what you dream of doing into what you're doing right now.

Credit Card? More Like a License to Prosper.

Earn 5,000 bonus points with a **0.00% APR¹** Platinum Rewards Mastercard®. After that, your APR¹ is as low as **11.40% to 19.40%** variable.

Enter "State perks" in the application comment section to qualify.

Enjoy 7.50% APY² Savings on your first \$500.00.

Earn bigger and save better with our High-Rate Savings Account.

Plus Enjoy Up to 1.00% APR³ off Signature and Vehicle Loans no payments for up to 90 days⁴

Enter "State perks" in the application comment section to qualify.



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For more information and special offers, visit

cunjstateperks.com

(1) APR = Annual Percentage Rate. Platinum Rewards Mastercard Introductory APR is for a period of 12 billing cycles. After that, your APR will be 11.40% to 19.40% variable based on your creditworthiness. Existing CU of NJ credit card balance transfers do not qualify for this promotional rate. This APR will vary with the market based on Prime Rate. \$5 minimum Share Savings deposit required. Membership relationship in good standing is required. Minimum \$500 monthly direct deposit or payroll deduction is required. This offer can be discontinued at any time at the discretion of Credit Union of New Jersey.

(2) APY=Annual Percentage Yield. 7.50% APY will be paid on the daily balance in your account up to the first \$500.00. A dividend rate of 0.05% will be paid only on the portion of your daily balance between \$500.01 and \$9,999.99 with an APY range for this tier of 7.50% APY to 0.423% APY depending on the balance in the account. A dividend rate of 0.10% will be paid only on the portion of your daily balance between \$10,000 and \$250,000 with an APY range for this tier of 0.423% APY to 0.113% APY depending on the balance in the account. All rates are subject to change, after account opening, without notice. Maximum deposit amount is \$250,000. Membership in good standing and a Regular Share account with a \$5 minimum deposit required. Requires a \$50.00 minimum balance. Fees could reduce earnings. Additional savings account established under the same member name, and related tax identification number, are not eligible for these special terms. APY is effective as of June 1, 2018. One 7.50% Savings account per member.

(3) APR=Annual Percentage Rate. Maximum discount of 1% APR off including combinations from other programs. Loan rate floor is 2.24% APR, which is the lowest APR available including discounts. Rate based on your creditworthiness. The loan payment is \$42.65 per \$1,000 borrowed at 2.24% for 24 months. Loans subject to credit approval. \$5 minimum Share Savings deposit required. Membership relationship in good standing is required. Rates subject to change at any time. Loan discount excludes first mortgages, home equity, credit card, lifestyle, business, student and line of credit loans. Minimum \$500 monthly direct deposit or payroll deduction is required. This offer can be discontinued at any time at the discretion of CU of NJ.

(4) Accepting the terms of "no payment for 90 days offer" will extend the maturity of your loan for at least 90 days but less than 110 days. This offer of "no payment for 90 days" is valid on new or used vehicle loans only. There is no fee involved for this delayed first payment offer. If accepting the delayed first payment, you will not be eligible for any other Skip-A-Payment Promotions during that calendar year. Payments made through Payroll Deduction or Automatic Payment will be deposited into your account for the time you are skipping/delaying your payment. This offer can be discontinued at any time at the discretion of CU of NJ.

Federally insured by NCUA. Equal Housing Lender.