



## Business Services

We take our partnerships with businesses seriously.

Businesses entities large and small help the economy thrive. That's why Credit Union of New Jersey is proud to work with:

- Sole Proprietorships
- Partnerships
- Corporations
- Limited Liability Companies
- Unincorporated Associations

And, that's also why we've put together a business services program that is second to none.

### We offer these Business Deposit Accounts:

- **Business Share Savings Accounts**
  - Low \$100 deposit to open
  - Earn interest on your entire balance
  - Tiered dividend rates: balances over \$10,000 earn a much higher rate of return
- **Business Checking**
  - Low \$200 deposit to open
  - Total of 100 checks and deposits per billing cycle
  - Free MasterCard® Debit Card
- **Better Business Checking**
  - \$1,000 minimum deposit to open
  - Free MasterCard Debit Card
- **Premier Business Money Market**
  - \$25,000 minimum deposit to open
  - Allows six withdrawals per statement month
- **Elite Business Money Market**
  - \$50,000 minimum deposit to open
  - A unique and aggressive tiered dividend structure so your business earns significantly more on higher balances
- **Business Share Certificates**
  - A smart strategy to allocate business profits for a specific term, while making a stronger rate of return
  - Open a Certificate with as little as \$500
  - Terms from 3 months to 5 years
  - A two-tiered dividend structure that pays a higher dividend on deposits of \$100,000+

**Credit Union of New Jersey provides you with the freedom to prosper.**

What exactly does that mean? It means we're here to provide regular people like you and me with the knowledge and ability needed to be in control of our financial lives. When you join us, you'll become a member (not a customer), as well as an owner, which entitles you to benefits you won't find at "big box banks," like:

- Low-rate loans
- Higher dividends on deposits
- Low-cost services, like our no-fee checking account
- Voting rights at our annual meeting

"The Freedom to Prosper" means you'll find that Credit Union of New Jersey is the place to go when you need guidance and the ability to soar. Our entire team is ready, willing and able to help our hard-working people to plan and execute short, medium and long-term financial strategies, then move them toward prosperity.

What else do you need to know about us? We were incorporated in 1943 to serve State Highway Department employees. Today, we have \$350 million in assets and we serve nearly 40,000 members from more than 200 organizations, in addition to our original charter group.

Are you ready to be a part of a 75-year tradition? Join us and let us help you reach for the stars.

### Credit Union of New Jersey

1301 Parkway Ave., Ewing, NJ 08628  
Telephone: (609) 538-4061  
Toll Free: (800) 538-4061  
Fax: (609) 538-4057  
Email: [memberservices@cunj.org](mailto:memberservices@cunj.org)

Branches in Ewing, Trenton, the DOT and Willingboro.

## Business Lending

- Term business loans
- Short-term notes
- Lines of credit
- Commercial real estate loans

We also offer **Credit Union of New Jersey Business Platinum MasterCards<sup>®</sup>** for you and your employees. Credit lines range from \$5,000 to \$50,000, and you can even earn rewards points when making purchases.

### Here's why our card is better:

- No annual fee
- Low Annual Percentage Rate (APR)
- Earn Rewards Points redeemable for merchandise, travel or cash!
- Rewards Points never expire
- Apple Pay<sup>™</sup>
- Samsung Pay<sup>™</sup>
- Google Pay<sup>™</sup>
- Credit Card Alerts
- Card Locking
- Emergency Card Replacement and Emergency Cash Disbursement
- Travel accident insurance
- Trip Interruption/Trip Cancellation

## Business Services

**Payroll Services** — Reliable, secure and comprehensive payroll services are available through our payroll partner. We'll work with you to create a solution for providing the precise management and reporting features you desire.

**Merchant Services** — The convenience of accepting credit card payments is critical for most businesses. We'll work with you to determine your exact needs so we can connect you with the proper equipment and management tools you'll need to optimize your payment acceptance programs.

**Remote Deposit Capture** — If your business accepts paper checks, we make it easy for you to be able to deposit them without having to visit a branch. Through our Remote Deposit Capture feature, you can deposit checks—securely and quickly—by taking a picture of them with your smartphone or tablet. It's a user-friendly and cost-effective way to receive and deposit payments.

## Prosperity Perks

When your business partners with Credit Union of New Jersey, our **FREE Prosperity Perks program** provides free exclusive benefits to you and your employees.

### For your employees:

- A mobile-first member experience for managing their finances, opening accounts, applying for loans and much more
- Free at-work consultations with Certified Financial Counselors
- Lower-rate loans
- Higher yields on savings accounts, club accounts and certificates
- Reduced or no fees on products and services
- Exclusive offers and promotions
- Even stronger perks with Relationship Rewards
- Nationwide Shared Branches and surcharge-free ATMs

For additional information, visit [cunj.org](http://cunj.org).

**Enjoy the freedom to prosper.** If you have any questions about our Business Services, just give us a call at 609.538.4061 or 800.538.4061, email us at [memberservices@cunj.org](mailto:memberservices@cunj.org) or stop by one of our branches.