

Checking Accounts

Your financial foundation.

A CU of NJ Checking account provides you with a strong financial base on which to build your financial future, giving you everything you need to deposit money, transfer funds and pay bills.

You have lots of options when it comes to Credit Union of New Jersey checking:

Credit Union of New Jersey Checking Account options

Account Type	Kasasa Cash Back [®] Checking ¹	Kasasa Cash [®] Checking ²	Student Checking (Ages 13-18)	Senior Checking (Ages 55+)
Minimum to Open	Just \$5	Just \$5	Just \$5	Just \$5
Minimum Balance Requirement	\$0 ³	\$0 ³	\$0 ³	\$0 ³
Monthly Fee	\$0 ⁴	\$0 ⁴	\$0 ⁴	\$0 ⁴
Pays Dividends	No	✓	No	✓
Cash Back	✓	No	No	No
ATM Withdrawal Fee Refunds	✓	✓	No	No
FREE MasterCard [®] Debit Card issued INSTANTLY ⁵	✓	✓	✓	✓
 Apple Pay [™]	✓	✓	✓	✓
 Samsung Pay [™]	✓	✓	✓	✓
 Google Pay [™]	✓	✓	✓	✓
FREE Mobile Banking	✓	✓	✓	✓

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@cnj.org

Branches in Ewing, Trenton, the DOT and Willingboro.

cnj.org

Credit Union of New Jersey Checking Account options (continued)

Account Type	Kasasa Cash Back [®] Checking ¹	Kasasa Cash [®] Checking ²	Student Checking (Ages 13-18)	Senior Checking (Ages 55+)
FREE e-Banking	✓	✓	✓	✓
FREE Bill Pay	✓	✓	✓	✓
FREE e-Statements	✓	✓	✓	✓
Mobile e-Deposit	✓	✓	✓	✓
Access to 30,000+ Surcharge-free ATMs Nationwide	✓	✓	✓	✓
Access to 5,000+ Shared Branches (60+ in NJ and PA)	✓	✓	✓	✓
Overdraft Protection Available	✓	✓	✓	✓
Debit Card Alerts	✓	✓	✓	✓

Purchase Rewards

With our Purchase Rewards program, you can get cash back when using your Credit Union of New Jersey MasterCard[®] debit card.

When you're ready to move your checking account from another financial institution.

For additional information, visit cunj.org.

Enjoy the freedom to prosper. If you have any questions about any of our Checking or Savings products, just give us a call at 609.538.4061 or 800.538.4061, email us at memberservices@cunj.org or stop by one of our branches.

¹ **Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash Back account during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH credit, ACH payment or Bill Pay transaction(s)
- At least 12 PIN-based / signature-based debit card purchases

- Be enrolled in and have agreed to receive e-statements rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first banking day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle.

Reward Information:

When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4% cash back on up to a total of \$250.00 on PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$10.00 cash back payments may be earned per Monthly Qualification Cycle.

You will receive reimbursements up to an aggregate total of \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle when qualifications are met. A foreign ATM fee reimbursement cap of up to \$4.99 per transaction applies when qualifications are met. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded.

When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the first processing/business day of the following statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed.

Additional Information:

Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$5 minimum deposit is required to open the account. Limit of one account per member.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA.

Trademarks:

Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

² **Qualification Information:**

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Kasasa Cash account during each Monthly Qualification Cycle:

- At least 1 direct deposit, ACH credit, ACH payment or Bill Pay transaction(s)
- At least 12 PIN-based / signature-based debit card purchases
- Be enrolled in and have agreed to receive e-statements rather than paper statements

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

"Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first banking day of the current statement cycle through one (1) banking day prior to the last banking day of the current statement cycle.

Reward Information:

When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, daily balances up to and including \$25,000 in your Kasasa Cash account earn a dividend rate of 5.98% resulting in an APY of 6.00%; and daily balances over \$25,000 earn a dividend rate of 0.75% on the portion of the daily balance over \$25,000, resulting in a range from 6.00% to 1.80% APY depending on the account's daily balance.

You will receive reimbursements up to \$25 for nationwide ATM withdrawal fees incurred within your Kasasa Cash account during the Monthly Qualification Cycle when qualifications are met. A foreign ATM fee reimbursement cap of up to \$4.99 per transaction applies when qualifications are met. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. NOTE: ATM fee reimbursements only apply to Kasasa Cash or Kasasa Cash Back transactions via ATM; Kasasa Saver ATM transaction fees are not reimbursed nor refunded. When your Kasasa Cash account qualifications are not met, ATM withdrawal fees are not refunded.

When your Kasasa Cash qualifications are not met, the dividend rate earned on the account's entire daily balance will be 0.01% resulting in an annual percentage yield of 0.01% and ATM withdrawal fees are not refunded.

Dividends will be credited to your Kasasa Cash account on the first processing/business day of the following statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the first processing/business day of the following statement cycle.

APY = Annual Percentage Yield.

APYs accurate as of 09/01/2023

APY calculations are based on an assumed balance of \$25,000 + \$100,000 in your Kasasa Cash account and an assumed statement cycle of thirty-one (31) days.

Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings.

Additional Information:

Membership restrictions may apply.

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply.

A \$5 minimum deposit is required to open the account. Limit of one account per member.

There are no recurring monthly maintenance charges or fees to open or close this account.

Advertised information and rewards are based on all account qualifications being met during each cycle period.

Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

Federally insured by NCUA.

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- ³ Membership deposit of \$5.00 is required at all times in your Main Share Savings Account. All consumer memberships are part of our Relationship Rewards program and the great benefits. A non-participation fee of \$10.00 is charged to the base savings account for membership/households not meeting the minimum requirements of the Silver Tier each month. [See full program details.](#)

☐ A \$10.00 monthly fee is charge if the average daily balance falls below \$1,000.00 Review our [Rates and Fee Schedule](#) for details.

☐ Instant issue only applies to in-branch visits, except the ETS and DOT branches. Credit Union of New Jersey does not mail instant issue debit cards, nor do we prepare them in advance of a member's in-branch visit.