



Relationship Rewards Comparison Chart

Making it to the top.

How can you make the most of our Relationship Rewards program? Check out the chart below and see how easy it is to qualify for each level. We'll automatically track your progress, so all you need to do is meet the requirements and we'll take care of the rest.

Relationship Rewards: Combined Balances & Requirements*

	Combined Balance	First Mortgage	Investment Account	Monthly Debit Card Purchases**
Platinum Plus	\$250,000 or more	✓	✓	50
Platinum	\$75,000-\$249,999.99	N/A	N/A	30-49
Gold	\$25,000-\$74,999.99	N/A	N/A	20-29
Silver	\$1,000-\$24,999.99	N/A	N/A	5-19 Or new member***
Basic	Less than \$1,000	N/A	N/A	Less than 5

Relationship Rewards Comparison

	Platinum Plus	Platinum	Gold	Silver	Basic
Foreign ATM W/D Fee	Free	10 Free; \$3 Thereafter	5 Free; \$3 Thereafter	\$3.00	\$3.00
Overdraft Protection Transfer Fee	Free	Free	\$5.00	\$10.00	\$15.00
Check Printing¹	Free	2 boxes free annually	-	-	-
Non-Participation Fee	Waived	Waived	Waived	Waived	\$10/month
Consumer Loan Discount²	0.25%	0.10%	0.05%	-	-

	Platinum Plus	Platinum	Gold	Silver	Basic
Member Exclusive Offers		-	-	-	-
Certified Check Fee	Waived	Waived	\$10.00	\$10.00	\$10.00
Check Cashing Fee	Waived	Waived	\$4.00	\$5.00	\$10.00
Paper Statement Fee	Waived	Waived	Waived	\$2.00	\$2.00
Incoming Wire Fee	Waived	Waived	\$5.00	\$10.00	\$15.00
Domestic Wire Fee	Waived	Waived	\$15.00	\$25.00	\$25.00
Notary Service Fee	Waived	Waived	Waived	Waived	\$2.00

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

Enjoy the freedom to prosper. If you have any questions about Relationship Rewards, 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.

* Qualifications are based on an "OR" relationship meaning that if you meet one of the criteria, you will qualify for that tier. You will be placed in the highest tier that you qualify for. Your tier level will be based on your qualifications from the prior month. Members with delinquent loans more than 30 days will be placed into the Basic tier. Excluded from Relationship Rewards: NJ Consumer Checking Accounts, Business Accounts, Children ages 0-17 if not part of a combined HH, Estate, Trust, RPA and Custodial Accounts. Combined balances are calculated by adding end-of-month balances in your CU of NJ Checking, Savings, Money Markets, Certificates, Loans and Credit Card limit(s) in any one given member account. Investment, Mortgage and Student Loan balances are excluded from combined balances. To opt-in to combining your entire household balance, you must complete a Household Consent Form.

** Monthly debit purchase transactions are calculated on when they post to the account, not when the transaction actually occurs. This will include all transactions that post from the first of the month until the last day of the month. Transactions are counted based on the total debit purchase transactions on each checking account separately, not based on the combined transaction on multiple checking accounts in a household. If multiple checking accounts exist in a household, then the checking account with the highest transactions will be counted to determine tier level.

*** New members within last 90 days.

1 Annual Check Printing is effective January through December. Must order with a CU of NJ Representative. Select styles only.

2 Maximum discount for consumer loans is 0.25% off for this program and 0.50% off combined with other programs. Subject to credit approval. First Mortgages, second mortgages (including Home Equity Loans and Lines), student loans, lifestyle loans, personal line of credit and credit cards are excluded.