



## Relationship Rewards Overview

We want to do more for you.

Say hello to Relationship Rewards—an incentive program that grows with you as you grow with us. You are automatically enrolled when you open your first account, and your benefits continue to increase as your relationship with the credit union strengthens.

There are five tiers\* in the program:

### Platinum Plus

To qualify for Platinum Plus you'll need:

- A CU of NJ [First Mortgage](#) or [Investment Account](#)  
-OR-
- 50 or more Debit Card purchase transactions\*\* last month  
-OR-
- Combined balances of \$250,000 or more as of the last day of the previous month

Benefits of Platinum Plus:

- Waived foreign ATM withdrawal fee
- Waived overdraft protection fee
  - Waived check printing\*\*\*
  - Waived non-participation fee
- 0.25% discount on all consumer loans\*\*\*\*
  - Member exclusive offers
  - Waived certified check fee
  - Waived check cashing fee
  - Waived paper statement fee
  - Waived incoming wire fee
- Waived domestic outgoing wire fee
  - Waived notary service fee

### Platinum

To qualify for Platinum you'll need:

- Between 30-49 Debit Card purchase transactions\*\* last month  
-OR-
- Combined balances between \$75,000 and \$249,99.99 as of the last day of the previous month

Benefits of Platinum:

- 10 free foreign ATM withdrawal fees
- Waived overdraft protection fee
- Two free boxes of checks annually\*\*\*
  - Waived non-participation fee
- 0.10% discount on all consumer loans\*\*\*\*
  - Waived certified check fee
  - Waived check cashing fee
  - Waived paper statement fee
  - Waived incoming wire fee
- Waived domestic outgoing wire fee
  - Waived notary service fee

## 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](mailto:memberservices@cnj.org)

Branches in Ewing, Trenton, the DOT and Willingboro.

[cnj.org](http://cnj.org)

## Gold

### To qualify for Gold you'll need:

- Between 20-29 Debit Card purchase transactions\*\* last month  
-OR-
- Combined balances between \$25,000 and \$74,999.99 as of the last day of the previous month

### Benefits of Gold:

- Five (5) free foreign ATM withdrawal fees
  - Discounted overdraft protection fee
  - Waived non-participation fee
- 0.05% discount on all consumer loans\*\*\*\*
  - Discounted check cashing fee
  - Waived paper statement fee
  - Discounted incoming wire fee
- Discounted domestic outgoing wire fee
  - Waived notary service fee

## Silver

### To qualify for Silver you'll need:

- Between 5-19 Debit Card purchase transactions\*\* the previous month  
-OR-
- Combined balances between \$1,000 and \$24,999.99 as of the last day of the previous month  
-OR-
- New member within the last 90 days

### Benefits of Silver:

- Discounted foreign ATM withdrawal fees
  - Discounted overdraft protection fee
  - Waived non-participation fee
  - Discounted check cashing fee
  - Discounted paper statement fee
  - Discounted incoming wire fee
- Discounted domestic outgoing wire fee
  - Waived notary service fee

## Basic

### To qualify for Basic you'll need:

- Less than 5 Debit Card purchase transactions\*\* the previous month  
-AND-
- Combined balances less than \$1,000 as of the last day of the previous month

**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](mailto: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 Householding 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.

\*\*\* Annual Check Printing is effective January through December. Must order with a CU of NJ Representative. Selected styles only.

\*\*\*\* Maximum discount for consumer loans is 0.25% off (Platinum Plus tier) and 0.50% combined with other programs. Subject to credit approval. First mortgages, second mortgages (including Home Equity Loans and Lines), student loans, lifestyle loans, personal lines of credit and credit cards are excluded from this discount.