



## Financial and Investment Services

We're with you every step of the way.

When it comes to planning for your future and dealing with everything from college planning, retirement planning or even state strategies, it can help to have someone who is experienced and knowledgeable to assist you along the way. The Member Wealth Management Team works closely with our members to provide them with strategies that help them with their unique situations and meet their long-term savings goals through:

- Mutual funds
- Fixed and variable annuities
- Traditional and Roth IRAs
- 529 College Savings Plans
- Individual stocks and bonds
- 401(k) and other retirement programs

Protecting your investments is important too, which is why Member Wealth Management also offers Long-Term Insurance to make sure your loved ones are protected if anything should ever happen to you.

### They offer:

- Life insurance
- Disability income insurance
- Long-term care insurance

To get started, call Britany Enelow at 609.538.4061 (x2056) or email her at [benelow@cunj.org](mailto:benelow@cunj.org).

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

Enjoy the freedom to prosper. If you have any questions about our Financial and Investment 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.

Products and Services are: NOT A CREDIT UNION DEPOSIT; NOT NCUA INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE CREDIT UNION; MAY GO DOWN IN VALUE.

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## 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

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Branches in Ewing, Trenton, the DOT and Willingboro.

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