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

Branches in Ewing, Trenton, the DOT and Willingboro.

cunj.org

Municipal Deposits
Building strong communities.

A lot of financial institutions tend to overlook the fact that counties, municipalities and local school districts operate very much like a business. Not us. We’ve built our reputation as the Credit Union of New Jersey by understanding your quite particular needs and serving them with stellar products and services.

Take a look at what we have to offer. If you don’t see exactly what you’re looking for, let us know and we’ll work with you to try and design a custom solution.

<table>
<thead>
<tr>
<th>Account</th>
<th>Municipal Checking</th>
<th>Municipal Interest Checking</th>
<th>Municipal Money Market</th>
<th>Municipal Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Balance</td>
<td>None</td>
<td>$10,000</td>
<td>$25,000</td>
<td>$100</td>
</tr>
<tr>
<td>Interest Bearing</td>
<td>No</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Tiered Interest Levels</td>
<td>N/A</td>
<td>N/A</td>
<td>$25,000 – $99,999,999</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$100,000 – $499,999,999</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>$500,000+</td>
<td></td>
</tr>
<tr>
<td>Transaction Limits</td>
<td>Unlimited</td>
<td>100*</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Next Day Funding</td>
<td>✓</td>
<td>✓</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Remote Deposit Capture</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

For additional information, visit cunj.org.

Enjoy the freedom to prosper. If you have any questions about Municipal Deposits, 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.

* $0.25 per item thereafter.