



## Payment Protection

Protect your family against the unexpected.

While life can be wonderful, those unexpected emergencies and unplanned accidents can really devastate your finances. Protect yourself and your family by ensuring that your outstanding loans will be covered in the event of disability, involuntary unemployment or death.

This protection could cancel your loan balance or payments up to the contract maximums.

**Life Plus** adds protection for life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave and the loss of life of a non-protected dependent. Protect your loan balance or loan payments today so your family can worry a little bit less about tomorrow.

Purchasing protection is voluntary and won't affect your loan approval. It's simple to apply.

Enjoy the freedom to prosper. If you have questions about Life Plus, 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 convenience branches.

This is a summary of our Payment Protection program. Enrollment in the program is voluntary and not required to obtain a loan. Payment Protection is a debt cancellation product available through Credit Union of New Jersey. Please contact your Credit Union of New Jersey loan representative for additional information on benefit maximums, eligibility, and limitations.

## 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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