

Credit Union of New Jersey Blue Devils Student Package



Exclusively for
Ewing High School

Savings and High Rate Savings Accounts

- 24/7 account access through Mobile and e-Banking and a nationwide fee-free ATM Network
- Earn dividends on your balance
- Just a \$5 minimum balance required in your savings account
- Just a \$50 minimum balance required in your High-Rate Savings Account to earn 7.50% APY¹ on your first \$500 in deposits

Student Checking

- Available to members ages 13 to 18
- Free MasterCard® Debit Card/ATM Card
- Free Mobile and e-Banking
- No Monthly Fee
- Purchase Rewards

Special offer to Ewing High School Students:

Open a checking account and we will match your first \$25 deposit².

Debit Cards

You'll receive a free MasterCard® Debit Card when you open your Student Checking Account. A debit card is like a credit card in that it's a safe, secure way to make purchases and to withdraw money from your account(s). But, remember to keep enough money in your account to cover that purchase or ATM cash withdrawal so you don't overdraw your account and get charged what are called insufficient funds fees.

Student Credit Card

This is a credit card designed specifically for students between the ages of 15 and 21. It's a great way to establish credit and learn more about managing your finances. You may need a co-applicant to qualify³.

First Time Auto Buying

- Qualify for an auto loan, and you won't need to make your first payment for 90 days⁴.
- You may need a co-applicant to qualify³.



The freedom to prosper.

cunj.org

¹ APY=Annual Percentage Yield. 7.50% APY will be paid on the daily balance in your account up to the first \$500.00. A dividend rate of 0.05% will be paid only on the portion of your daily balance between \$500.01 to \$9,999.99 with an APY range for this tier of 7.500% APY to 0.423% APY depending on the balance in the account. A dividend rate of 0.10% will be paid only on the portion of your daily balance between \$10,000 and \$250,000 with an APY range for this tier of 0.423% APY to 0.113% APY depending on the balance in the account. All rates are subject to change, after account opening, without notice. Maximum deposit amount is \$250,000. Membership in good standing and a Regular Share account with a \$5 minimum deposit is required. Requires a \$50.00 minimum balance. Fees could reduce earnings. Additional savings accounts established under the same member name, and related tax identification number, are not eligible for these special terms. APY is effective as of June 1, 2018. One 7.5% Savings account per member.

² Applicable to new checking accounts only. Checking account must remain open for minimum of 60 days to qualify. Deposit of \$25 must be made within the first 60 days of account opening to be eligible for the \$25 matching deposit. Matching deposit will be made within 90 days of account opening. Membership in good standing is required. Offer can be discontinued at any time.

³ Subject to credit approval.

⁴ Accepting the terms of "no payment for 90 days offer" will extend the maturity of your loan for at least 90 days but less than 110 days. If accepting the delayed first payment, you will not be eligible for any other skipping/delaying your payment during 2019. Interest will accrue during this period. Offer can be discontinued at any time.