

# The Credit Union Difference



Credit Union of New Jersey is a full service, not-for-profit financial institution serving all of the member companies in the Burlington County Regional Chamber of Commerce.

Our approach allows us to offer members lower loan rates, higher dividends and fewer fees than other financial institutions. Whether you need personal banking products or business services, Credit Union of New Jersey has been meeting the financial needs of its members for more than 70 years.

## Top reasons to join a credit union

### Perks@Work

find out how you can provide even more no-cost benefits to your employees

### Save Time

make deposits, check your balance and apply for loans anywhere using any device

### Convenient

over 43,000 surcharge-free ATMs nationwide and over 65\* branches in New Jersey

### Peace of Mind

Credit Union of New Jersey is federally insured, has been in business since 1943 and provides world-class service to its members

### Employee Benefit

It's a win-win situation: you get to provide a valuable employee benefit that will help attract and retain quality staff; and there is **no cost** to your company or the employees. All of your employees are now eligible for membership, regardless of the size of your business. Credit Union of New Jersey can even come to your location to inform the staff about how they can start improving their financial lives immediately.

### Business Services

Credit Union of New Jersey can help your business grow with our commercial banking services. We provide competitive financing, money management services and outstanding personal attention to your everyday business needs. Besides offering great rates on business deposit accounts, we offer a full line of lending products to meet your needs. Term loans, lines of credit, real estate loans and more!.

### Not-for-profit

As member-owned cooperatives, credit union earnings, not held on reserves, are returned to members in the form of lower rates on loans, higher returns on savings, lower fees and better service

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The freedom to prosper.



For more information:  
(609) 538-4061 | [www.cunj.org](http://www.cunj.org)



\*Including credit unions participating in:

