



Credit Union

What is a Credit Union?

Credit Unions are not-for-profit cooperative associations that are owned and run by their members. They offer many different personal financial products and services solely for their members. You are eligible to join a credit union if you possess a commonality such as a place of employment, organization or church group.

Because credit unions do not need to generate a profit to satisfy their stockholders, excess earnings are returned to members in the form of extremely competitive dividend rates paid on savings and investment accounts, excellent interest rates on loans and new products and services.



Affinity Credit Union

Our company has been accepted for membership in Affinity Credit Union (www.affinityfcu.org), which offers our employees a wide-range of benefits. Affinity provides a multitude of financial products and services at competitive rates, with worldwide access by phone, internet or ATM. In addition, it offers personal service, in a traditional branch setting, through its network of partnerships with more than 450 credit unions across the U.S.

Affinity is a cooperative, not-for-profit organization owned and operated for the benefit of its members and is the largest credit union in NJ. It is one of the top 58 credit unions in the country, servicing more than 270 companies.

Products and Services

The following are examples of some of the products and services offered to Affinity's credit union members:

Savings Account

A minimum deposit of \$5.00 establishes your Affinity membership. You'll earn dividends from the day of deposit to the day of withdrawal.

Club Account

Helps you save money for special purposes through payroll deduction.

Affinity Checking



There is no minimum balance, no per check charges and no monthly service fee. You'll earn dividends on your account. Add direct deposit and your checks are free and you'll get the lowest rates on most consumer loans.

Affinity One Card

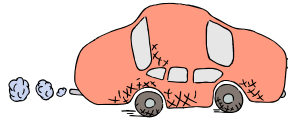
The One Card is an ATM/debit card for worldwide access to your accounts. You can get cash and make purchases with the card anywhere VISA® or ATM card are accepted.

Borrowing

Whatever your needs, Affinity has a loan to help you afford what you want most. Affinity offers Auto loans and leasing, Credit cards, Real estate loans, Overdraft protection, Unsecured personal loans, Debt consolidation loans, Boat/RV loans, Computer loans, and many additional options.

Real Estate Center

Affinity offers a variety of competitively priced fixed and variable rate mortgages (including refinancing) and home equity loans.



Auto Resource Center

Affinity can help you in buying or leasing a vehicle a new or used vehicle. They also offer competitively priced auto insurance and extend warranties.

Retirement Resource Center

Affinity can help you take the appropriate steps to plan for your retirement.

Insurance Center

A variety of policies are available including auto, homeowners, renters, life, health, accidental death and dismemberment, long-term care, disability, GAP coverage, extended warranties and umbrella coverage.

Investment Center - There are Financial Consultants available to help you set the financial strategy that is best for you. Additionally, Affinity offers tax preparation and planning services.



AUDREY

This is Affinity's telephone system that offers instant, 24-hour access to your accounts.

Affinity Direct Online

The Affinity website lets you manage your accounts on your own time. You can check balances, make transfers and even have the option of using their on-line bill paying service. It also offers the added benefit of applying for loans or getting an insurance quote online.



Membership

It is easy to join the Affinity Credit Union. Enrollment kits can be obtained from the Human Resources department, at any Affinity branch or Affinity ATM. You can call Affinity to enroll at (800) 325-0808 or even enroll online.

To enroll or visit the Affinity Credit Union website to obtain additional information on their vast offering of products and services, visit: www.affinityfcu.org.