



Showing You the Way.

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Effective as of 8/09/2018

Share Rates			
Account Type	Minimum Balance	Rate	APY
Savings	\$100	0.20%	0.20%
Checking	\$5	0.15%	0.15%
Money Market	\$2,500	1.00%	1.00%
Money Market	\$20,000	1.10%	1.11%
Money Market	\$75,000	1.20%	1.21%
Club Accounts	\$5	0.50%	0.50%
IRA Savings	\$100	0.75%	0.75%

Share Certificate Rates						
Share Certificate Type	\$500 Min Balance		\$50,000 Min Balance		\$99,000 Min Balance	
	Rate	APY	Rate	APY	Rate	APY
6 Month	1.40%	1.40%	1.45%	1.45%	1.50%	1.50%
12 Month	1.90%	1.91%	1.95%	1.96%	2.00%	2.01%
24 Month	2.05%	2.07%	2.10%	2.12%	2.15%	2.17%
36 Month	2.15%	2.17%	2.20%	2.22%	2.25%	2.27%
48 Month	2.40%	2.42%	2.45%	2.47%	2.50%	2.53%
60 Month	2.80%	2.83%	2.85%	2.89%	2.90%	2.94%

Loan Rates			
Loan Type	Term	APR As Low As*	Maximum Loan Amount
New Auto 100% Dealer Invoice/ 100% Retail Value	36 Months	1.99%	\$100,000
	48 Months	2.99%	\$100,000
	60 Months	3.99%	\$100,000
	72 Months	4.99%	\$100,000
	84 Months**	5.99%	\$100,000
Used Auto Model Year 2011 & Up/ 100% Retail Value	36 Months	2.99%	\$75,000
	48 Months	3.25%	\$75,000
	60 Months	3.99%	\$75,000
	72 Months***	4.99%	\$75,000
New Motorcycle 100% Dealer Invoice	60 Months	7.50%	\$20,000
Used Motorcycle 100% Retail Value	48 Months	8.00%	\$20,000
Classic Auto 80% Retail Value	72 Months	6.00%	\$50,000
Anything Loan	6 Months	28.00%	\$1,000
New/Used Boat	60 Months	8.00%	\$40,000
Signature Loan	60 Months	10.50%	\$20,000
Bill Payer	60 Months	10.50%	\$20,000
Education Loan	60 Months	8.50%	\$20,000
Share Secured	Up to 12 Years	5.00%	Share Balance
CD Secured	Up to CD Term	3.00% above CD Rate	CD Balance
VISA	Revolving	12.00%	\$20,000
Home Equity Line of Credit	20 Years	Variable: Prime + 0.50%	\$150,000
First Mortgages NJ Properties Only	10 Years	4.75%	85% LTV up to \$650,000
	15 Years	5.00%	85% LTV up to \$650,000
	20 Years	5.25%	85% LTV up to \$650,000
	30 Years	5.50%	85% LTV up to \$650,000

Rates Subject to Change Without Notice

*Annual Percentage Rate varies based on credit score

**84 month term only available for New Autos \$75,000-\$100,000

***72 month term available for 2011 and newer over \$30,000