



Showing You the Way.

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Effective as of 07/31/2016

Share Rates			
Account Type	Minimum Balance	Rate	APY
Savings	\$100	0.20%	0.20%
Checking	\$5	0.15%	0.15%
Money Market	\$2,500	0.25%	0.25%
Money Market	\$20,000	0.30%	0.30%
Money Market	\$75,000	0.35%	0.35%
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	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%
12 Month	0.50%	0.50%	0.55%	0.55%	0.60%	0.60%
24 Month	0.75%	0.75%	0.80%	0.80%	0.85%	0.85%
36 Month	0.95%	0.95%	0.99%	1.00%	1.03%	1.05%
48 Month	1.13%	1.15%	1.18%	1.20%	1.23%	1.25%
60 Month	1.38%	1.40%	1.42%	1.45%	1.47%	1.50%

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 2009 & 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 12 Years	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	4.25%	85% LTV up to \$650,000
	15 Years	4.50%	85% LTV up to \$650,000
	20 Years	4.75%	85% LTV up to \$650,000
	30 Years	5.00%	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