

RAKE IN A Great RATE

Home Equity Loans
You Can Trust



South Jersey
Federal Credit Union

Compare for yourself!

	5 Year**	LTV
SJFCU	5.15%	85%
Sun NB	5.49%	75%
Citizens Bank	6.99%	80%
The Bank	6.74%	80%

As low as

5.15%*

APR

Other Rates & Terms Available

Easy Payments with Payroll Deduction

Fast Approvals

No Closing Costs

Interest May Be Tax Deductible*

*Offer good until November 30, 2009. Rates quoted are for Premier category and includes 1/2% reduction in rate for payroll deduction. Without automatic payroll deduction, the rate will be 1/2% higher. Other rates and terms available. Rates and terms subject to change at any time at the discretion of the credit union. **Rates obtained from competitor websites and effective as of 9/30/09.



Be Sure To Read This Page!

!!! FINAL NOTICE !!!

Since early spring of this year, SJFCU has been notifying you that it is converting to a new Routing Number – 236077755 – for your Checking and/or Money Market account(s).

Now, it's only days away – the November 30 deadline. After that date, *your old checks, with the old routing number (091901480) will not be processed!*

If you haven't yet ordered your new checks, time is running out – your Action is Required! You must do so now, without delay.

What are the consequences?

- After November 30, your old checks will not be honored, and will be returned. This may create serious delays for making bill payments on-time.
- Notification of third parties for payments may also be delayed. A special link, "Third Party Notification" is on our website, so that you can download the form to notify third parties such as insurance companies for monthly premium payments, or health clubs, for monthly fees.

**If you're still using the "old" checks,
Reorder IMMEDIATELY!**

Either come into any branch, or call our toll-free number (800-582-7640), to complete this process.

We've made it very easy for you to reorder your checks, with member service representatives ready to expedite your re-order, and with links on our SJFCU website to initiate re-ordering checks. Either way, do it now.

We've also established a "check buyback program," crediting your account at \$.05 per unused old check, up to 150 items. We offer special pricing of \$3.99, plus shipping, for a box of new checks!

The sooner you order your new checks, the faster you get the benefits:

- The ability to view your checks online,
- A vendor name description for any recurring payments, and
- **Faster** processing of your checks.

Don't delay – take action NOW!

Our branches will be closed on the following dates:

Wednesday, November 11
in observance of Veteran's Day

Thursday, November 26
in observance of Thanksgiving