

Opening an Account Online

Thank you for your interest in joining South Jersey Federal Credit Union. Please follow the instructions below in order to open a new membership with us:

Visit us at www.SouthJerseyFCU.com, and on the top banner, select the  button:

1. At the bottom of the page, please review the section titled “Become a Member” to review eligibility qualifications.
2. Once eligibility qualifications are determined, scroll back to the top of the page and select the type of account you are interested in opening:

Best For	SIMPLE SAVING	EVERYDAY SPENDING
Account	SAVINGS  Learn More	FREE CHECKING  Learn More

3. If you have selected:
 - a. Savings; you will be taken to the application page. Proceed to step 5.
 - b. Free Checking; a pop-up message will ask if you have a current account with us. Please select yes or no.
 - i. If selecting no, proceed to step 5.
 - ii. If selecting yes, please enter your information as it appears and consent to your viewing/reading of the disclosures and overdraft coverage options.
 1. Once all information is complete, click: 
 2. You will then be contacted by an SJFCU team member regarding your application and applicable next steps.
4. On the application page, you will see that step one of the process involves your confirmation of eligibility.
 - a. If you qualify for membership, select the radio button that is applicable to you.
 - i. Additional context of eligibility fields may pop-up that will need to be completed.
 - ii. Complete as necessary before proceeding to step 6.
 - b. If you do not qualify for membership, you can still open your deposit accounts with us!
 - i. Simply select the radio button “I do not qualify for membership but I am interested in opening a non-member account.”
 - ii. Proceed to step 6.
5. You must now acknowledge the membership requirement and enrollment fee.
 - a. If becoming a member, this acknowledgement indicates the \$25.00 minimum balance requirement in a Statement Savings account, and a \$10.00 one-time membership enrollment fee.
 - b. If opening an account as a non-member, select that option and there are no requirements for the enrollment fee or minimum Statement Savings account balance.
6. Complete all your personal information required on the opening screen of the application. Additionally:
 - a. Enter your tax status.
 - b. Indicate if your application should be joint
 - c. Upon completion of the required information, click: 
7. After clicking “Next”, you will be taken to a verification screen. Please confirm the specific information listed is correct, and then select the radio button giving access to check consumer reports.
8. After clicking “Next” again, you will then be taken to the funding screen.
 - a. This screen will provide multiple options to fund your account.
 - i. If you select “Checking or savings account”, you will be prompted to enter your current routing number, financial institution name, account number, and funding amount.
 1. You must then certify the information you entered is correct.
 2. You must then certify that you have read and agreed to the applicable disclosures.
 - ii. If you select “Come to a branch location”, you will have 7 business days to make your deposit in person.
 1. You must then certify that you have read and agreed to the applicable disclosures.
9. Click the  button, and your application has now been submitted.

Please note that once you have completed the application, an SJFCU team member will then process your request. You will receive an email acknowledging completion of the application, followed by another email from an SJFCU team member indicating next steps and additional requested items if necessary.