

What Makes Credit Unions Different From Banks?



*federal credit union

A credit union is **owned by its members**, not shareholders. Profits are given back to members by offering **low loan rates, lower fees and convenient services.**



Benefits of A Credit Union Membership

- * **FREE** checking with **NO** minimum balance requirement
- * **FREE** access to more than 55,000 surcharge-free ATMs through the Allpoint Network
- * Banking anytime, anywhere with online banking and mobile and tablet apps
- * Extremely low loan rates and competitive savings rates

Exclusive Offer
For New Members

\$150
Cash Reward

Just Open a **FREE** Checking Account
With Direct Deposit! ⁺



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Promo Code: VOICES150

If you live, work, worship or attend school in Morris County you are eligible to open an account and start enjoying the benefits of membership today!

Federally insured by NCUA. + To qualify for the \$150 Cash Reward, you must open a new Checking Account and initiate a repeating Direct Deposit of full pay, social security or pension funds into the account. First Direct Deposit must be initiated within 60 days of account opening. The \$150 Cash Reward will be deposited into the Savings Account upon receipt of initial Direct Deposit payment. Checking Account must remain open for 6 months. Offer subject to approval by Credit Union. Cash Reward is considered interest and will be reported on IRS form 1099-INT. To qualify for membership, you must open a savings account with a minimum deposit of \$5. Contact the Credit Union for complete details.

973.361.5225
www.PicaCreditUnion.com

ROCKAWAY | DENVER | MT. OLIVE | PICATINNY ARSENAL

