	BUSINESS CHECKING	BUSINESS CHECKING WITH INTEREST	NONPROFIT CHECKING WITH INTEREST	BUSINESS STATEMENT SAVINGS	BUSINESS MONEY MARKET	BUSINESS TIERED MONEY MARKET
	Need a simple account to manage daily operations?	Want your company's money to work harder for you?	Committed to your cause but need flexible banking?	Looking to build your business reserves?	Want premium rates with flexible access?	Ready to maximize your earnings with higher balances?
	All account types include: Online Banking, BillPay, Mobile Banking, External transfers, Incoming wire transfers, eStatements, IntraFi and Sweeps*					
Minimum Deposit to Open	None	None	None	None	\$50	None
Monthly Maintenance Fee	\$15	\$15	Waived	\$2	\$5	\$25
Ways to Avoid Monthly Maintenance Fee	Maintain Minimum Daily Balance of \$500	Maintain Minimum Daily Balance of \$1,000	Waived	Maintain Minimum Daily Balance of \$25	Maintain Minimum Daily Balance of \$50	Maintain Minimum Daily Balance of \$25,000
Online & Mobile Banking Access	Yes	Yes	Yes	Yes	Yes	Yes
Debit Card	Included	Included	Available	Available	Available	Available
Merchant Services	Available	Available	Available	N/A	N/A	N/A
ClickSwitch	Yes	Yes	Yes	Yes	Yes	Yes
Transaction Limits	None	None	None	Up to 6 transactions per month*	Up to 6 transactions per month*	Up to 6 transactions per month*
Printed Statement Available	Yes, \$3	Yes, \$3	Yes, \$3	Yes, \$3	Yes, \$3	Yes, \$3

\*Other conditions may apply. Refer to individual disclosures.

# EVERYTHING YOU NEED TO BANK LOCALLY



## PRODUCTS

### PERSONAL ACCOUNTS

- Perks with Interest
- Perks Checking
- Community Checking
- Student Checking
- BankOn Checking

### SAVINGS ACCOUNTS

- Statement Savings
- Money Markets
- Certificate of Deposits
- IntraFi
- CD IRAs

### BUSINESS SOLUTIONS

- Business Checking
- Business Checking with Interest
- Business Statement Savings
- Business Money Market

### LENDING SOLUTIONS

- Home Equity Loans
- Home Equity Lines of Credit
- Commercial Real Estate Loans
- Business Term Loans



## DIGITAL BANKING

### ONLINE & MOBILE BANKING

- 24/7 account access from anywhere
- Mobile deposit
- Transfer funds between accounts
- BillPay and Zelle®
- eStatements
- Account alerts and notifications
- Debit card controls and security features

### SECURITY FEATURES

- Multi-factor authentication
- Instant card lock/unlock
- Debit Card Fraud monitoring



## ADDITIONAL SERVICES

### CONVENIENCE SERVICES

- Safe Deposit Boxes
- Notary Services
- Wire Transfers
- Cashier's Checks
- Direct Deposit
- Sweep services for overdraft protection
- Local ATMs
- Coin Machine
- Debit Cards
- Credit Cards
- AllPoint ATM Network
- BaZing

### TREASURY MANAGEMENT

- ACH Origination
- Escrow Management
- Merchant Services
- Wire Transfers
- Positive Pay & ACH Positive Pay
- Remote Deposit Capture


### COMMUNITY COMMITMENT

- Local decision-making
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	PERKS WITH INTEREST	PERKS CHECKING	COMMUNITY CHECKING	STUDENT CHECKING	BANKON CHECKING
	Earn more while enjoying premium benefits	Local savings without a balance requirement	Make a difference in your community or nonprofit	Start your financial journey	Hassle-free digital banking without the fees
	All account types include: Online Banking, BillPay*, Mobile Banking, Mobile Deposit, Zelle*, Debit Card, CardHub, Incoming Wires, Outgoing Wires*, External Transfers, FedNow, Allpoint ATMs, eStatements, IntraFi and Sweeps* to avoid overdraft				
Minimum Deposit to Open	\$50	\$50	\$50	\$25	\$25
Minimum Balance Required to Earn Interest	\$500	N/A	N/A	N/A	N/A
Monthly Maintenance Fee	\$10.00	\$7.50	\$5.00	\$5.00	\$2.50
Ways to Avoid Monthly Maintenance Fee	Maintain Minimum Daily Balance of \$2,500	None	Maintain Minimum Daily Balance of \$50 or <b>Account Holder Age 65+</b>	Maintain Minimum Daily Balance of \$25	Automatic Direct Deposit
Eligible for Bonus Perks CD	Yes	Yes	No	No	No
Check Printing	Free (Starter Checks)	Free (Starter Checks)	Free (Starter Checks)	None	None
Check Writing	Unlimited	Unlimited	Unlimited	Unlimited	None
Safe Deposit Box	Yes, Discounted	Yes, Discounted	Yes	Yes	No
Printed Statement Available	Yes, \$3	Yes, \$3	Yes, \$3 (Waived for 65+)	Yes, \$3	Yes, \$2
BaZing Membership	Yes	Yes	None	None	None
ClickSwitch	Yes	Yes	Yes	Yes	Yes
Personal & Charity Bonus Eligible	None	None	If Minimum Daily Balances and Direct Deposit requirements are met*	None	None
Requirement	18+ Years Old to Apply	18+ Years Old to Apply	18+ Years Old to Apply	Under 21 with URSB Parent or Guardian with URSB Account in Good Standing	18+ Years Old to Apply

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	HOME EQUITY LOAN	HOME EQUITY LINE OF CREDIT	HOME MORTGAGE
	Looking to borrow against your home's value with predictable payments?	Want flexible access to your home's equity when you need it?	Looking to turn your dream home into reality with predictable payments?
Application Fees	None	None	\$900
Loan Amounts	Minimum loan amount of \$15,000 up to a Maximum amount of \$400,000	Minimum loan amount of \$25,000 up to a Maximum amount of \$400,000	Minimum loan amount of \$100,000 up to a Maximum amount of \$1,000,000
Costs	No Closing Costs	No Closing Costs	Appraisal Fee \$535 (Additional Fees Vary)
Requirements & Additional Information	<ul style="list-style-type: none"> <li>Primary and Secondary Residences only</li> <li>New Jersey Properties Only</li> <li>Fixed monthly P &amp; I Payments based upon rate and term selected.</li> <li>Rate will be determined by Term selected</li> </ul>	<ul style="list-style-type: none"> <li>During the 5 Year revolving draw period of your credit line, the money is there when you need it.</li> <li>Interest only during Draw Period. Then Principal and interest payments based on 1/120th of the outstanding principal balance plus interest.</li> <li>Primary Residence in New Jersey Only</li> </ul>	<ul style="list-style-type: none"> <li>Single-Family, Owner Occupied</li> <li>Primary and Secondary Residences in New Jersey Only</li> <li>First-Time Home Buyer mortgages available. Speak to a URSB Loan Officer</li> </ul>

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	STATEMENT SAVINGS	MONEY MARKET	TIERED MONEY MARKET	CERTIFICATE OF DEPOSITS/IRAs
	Looking for a simple way to save for your next big goal?	Want your savings to earn more while maintaining flexibility?	Ready to maximize your earnings with higher balances?	Want guaranteed returns on your long-term savings?
	All account types include: Online Banking, Mobile Banking, eStatements, IntraFi and Sweeps*			
Minimum Deposit to Open	\$25	\$50	None	\$500
Minimum Balance Required to Earn Interest	\$1	None	\$25,000	\$500
Monthly Maintenance Fee	\$2	\$5	\$25	None
Ways to Avoid Monthly Maintenance Fee	Maintain Minimum Daily Balance of \$25	Maintain Minimum Daily Balance of \$50	Maintain Minimum Daily Balance of \$25,000	N/A
Transaction Limits	Up to 6 transactions per month*	Up to 6 transactions per month*	Up to 6 transactions per month*	None

\*Other conditions may apply. Refer to individual disclosures.

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