




New Jersey Association of Women Business Owners members can now enjoy the exclusive benefits of Credit Union Membership.

It's easy to join! Open and maintain a savings account with a minimum deposit of \$10 and begin taking advantage of all the benefits of membership. Plus, you become an owner of **Financial Resources Federal Credit Union!** Your membership includes:

- **Free** Checking plus an Interest checking option. Add **free** Direct Deposit for even more convenience.
- **Free** Visa® Debit Card and access to **over 32,000 surcharge-free ATMs** across the country with the **Allpoint ATM Network!** There are nearly **1,000 locations** in New Jersey. Find one near you: www.AllpointNetwork.com. 
- **24/7 access** to your accounts with WebBranch™ and AccountLine24 - 800.933.3280
- **Free** Bill Payer
- **Great rates** on Certificates, IRAs, and Money Market, and all types of loans at **incredible rates**
- Our **exclusive Resource Rewards** program offering **preferred rates, free benefits and discounts**
- Financial Planning and so much more!
- Access to accounts through a credit union branch network available in nearly 50 states and internationally – **37 locations in New Jersey!** Visit www.cuswirl.com for a list of locations.

Helping your business plans become reality

Financial Resources offers straightforward financing solutions to association members.

- **Revolving Line of Credit:** A quick source of funds ready at your disposal.
- **Term Loans:** Plans involving expansion, equipment purchases, or other capital improvement are easily accomplished by extending the repayment period. Term loans are usually secured by the asset you are purchasing or by other collateral.
- **Commercial Mortgages:** Plans involving facility expansion, building or purchasing a facility, or cutting the cost of an existing commercial mortgage by refinancing at more favorable terms.
- **SBA Loans:** Programs offered through the US Small Business Administration (SBA) are available for a variety of purposes – from start-up to equipment purchases to business acquisition.

Give Jeff Schneider a call at 908.429.6507 for a review of your financing solutions.

401(k) Retirement Benefit Program

Your business can offer a cost-effective, easy to manage retirement program (401(k)) for any size group. Your participating employees will benefit from choosing up to 35 fund choices, and online flexibility provides for easy program administration and for participants to make choices. Call 908-429-6507 to have a registered Financial Advisor from **Financial Resources** contact you for complete information on 401(k) Retirement Benefit Program solutions for association members.

Employee Benefits

Your business needs solutions that deliver value to your employees and to your bottom line. **Financial Resources** will review your current program and guide you through today's complex array of group benefit programs to help you make the right choice.

Get more information

Get all the information you need about these great benefits of Membership and find out more about us. Visit www.MyFinancialResources.org, or call chamber member Jeff Schneider at 908.429.6507.

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Financial Resources is an Equal Opportunity and Equal Housing Lender. Investment products and investment advisory services offered through CUSO Financial Services, L.P. (CFS), an independent broker-dealer and SEC registered investment advisor, are not NCUA/NCUSIF insured, not Credit Union guaranteed and may lose value. Representatives are employed by Financial Resources Federal Credit Union and registered through CFS. Financial Resources Federal Credit Union is in partnership with CFS. (Member NASD/SIPC).