



PETER J. SAINATO

75 Years of Service *You're Not Just a Member... You're an Owner*

For 75 years, the foundation and strength of Justice FCU has been supported and enhanced by you, our member-owners. When you join Justice FCU, you're not just a customer—you're an owner with a vote and a voice at your Credit Union. You share in the benefits of exceptionally competitive rates and excellent service. That's what sets us apart from other options in the financial marketplace today.

GREAT RATES Our loan rates are generally lower than those offered by conventional, for-profit financial institutions.

REWARDS Your Justice FCU Visa® Platinum Rewards Credit Card earns rewards for every dollar you spend on purchases. And, for members with a Justice National checking account or Beyond the Badge checking account, you'll also earn rewards for every dollar you spend on signature purchases with your VISA Debit Card.

OUTSTANDING SERVICE Our hallmark is personalized member service. Compared to other financial institutions, we stand head and shoulders above. One example is our redundant call centers to ensure that continuity of member service remains uninterrupted. That's the Justice FCU difference!

PEACE OF MIND Your Credit Union is well-capitalized and financially safe and sound. Moreover, as a Credit Union member-owner, you'll enjoy peace of mind knowing your funds on deposit are federally insured up to \$250,000 by the National Credit Union Share Insurance Fund.

Celebrate the Benefits of Membership You're invited to join in our 75th Anniversary Celebration all year long! We'll be offering you special products and services throughout the year to commemorate our 75 years of service. Below is just a start—look for more exciting offers to come your way!

BRANCH Celebrations

Visit your nearest branch on May 26, 2010 for a special anniversary celebration.* During this event, you may receive additional **"CASH ON THE SPOT"** when you use a Justice FCU ATM†



SPECIAL LOAN OFFERS

- Home Equity Lines 4.00% APR** with no first payment for up to 75 days,*** plus a \$100 Home Depot Gift Card. Home Equity Loans as low as 5.25% APR** plus a \$100 Home Depot Gift Card!†
- Auto loan rates as low as 3.75% APR** with no payments for up to 75 days!***
- First Mortgage Loans with no pre-approval fee!

CREDIT CARD OFFER

- Coming Soon! August 15, 2010! VISA Balance Transfer with a low rate of 4.90% APR** for one year!****
- Receive a \$75 Visa credit on balance transfers of \$5,000 or more. Plus, we'll waive the balance transfer fee!†



75 YEARS. 75 DOLLARS. MEMBERSHIP DRIVE

Receive \$75 when you refer an eligible friend, colleague or family member. Plus, new members receive a \$25 "welcome bonus" when they deposit \$5 into a Share Savings account and satisfy account requirements.†

To learn more or to apply online visit www.jfcu.org. You may also visit your nearest branch or call 800.550.5328

*Branches closed this date will celebrate May 27, 2010. **APR=Annual Percentage Rate. Rates effective as of May 1, 2010, except as noted, and subject to change. Home Equity Loans and Lines of Credit are not available in all states. ***Interest will continue to accrue. Limited time offers. ****Rate effective August 15, 2010.†See Representative for details.