



## Why Join Affinity?

Maybe you've seen one of our great offers. Perhaps you've heard a friend or co-worker talking about how much they love Affinity. Possibly you've seen one of our branches. If you're still trying to decide if you should join, here are a few reasons to **apply now** and become a member!

## The Affinity Experience



## Above all else, what makes Affinity special is the service.

We really take the time to listen, learn about your situation and help you make a plan to achieve your goals. And we have the tools to get you there!

- Access your accounts anytime, anywhere with [Internet Home Banking](#). Check balances, pay bills online for FREE, get your statements, even make online deposits - all from the comfort of your home.
- Extensive [shared branching and ATM networks](#) that let you perform transactions from just about anywhere.
- Comprehensive [Identity Theft](#) resolution services for *every* member for *free* - the first program of it's kind in New Jersey.
- Flexible, diverse [loan programs](#) to help you get what you want.
- [Credit card](#) programs with great benefits and a competitive everyday rate.
- The easiest car buying experience you've ever had with the [Auto Resource Center](#).
- Outstanding high yield [certificate](#) and [money market](#) accounts.
- Real estate loans made simple, with the [Stress Free Mortgage](#) and [Equity Express](#).
- Strategic [investment advice](#) from licensed financial advisors, to help you reach your goals.<sup>1</sup>
- **...and much, much more!**

## Affinity's Competitive Rates

**One difference between banks and credit unions** is that credit unions return their dividends to members, not stockholders.

Because Affinity is a not-for-profit, federally insured financial institution, we typically offer higher deposit rates & lower lending rates than other financial institutions!

[View our latest rates](#) and compare.

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## Who is Eligible?

Membership at Affinity is available to the employees of our [Participating Organizations](#), their immediate family members and their [household members](#). Most businesses and organizations are eligible to become a participating organization.

**Are you age 55 or older living in Bergen, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset or Union County, New Jersey?** If the answer is yes, you are eligible to join the Affinity Retirement

Association, a participating organization created to serve area retirees. When you join the Affinity Retirement Association you automatically become an Affinity Member!

### Ready to Join?



**Joining is easy. Simply complete our [membership application](#), and you'll be on your way to becoming a member. You can also visit any of our [branch locations](#), or call our [Member Service Center](#) to get started!**

<sup>1</sup> Securities offered by Affinity Investment Services, LLC, 73 Mountain View Boulevard, Basking Ridge, NJ 07920, member NASD/SIPC. Investments offered by Affinity Investment Services are not deposits or obligations of Affinity Federal Credit Union. They are NOT NCUA INSURED and NOTGUARANTEED by Affinity Federal Credit Union or any governmental agency and are subject to INVESTMENT RISK, including LOSS of PRINCIPAL. Investments may lose value. Affinity Investment Services, LLC is a wholly owned subsidiary of Affinity Federal Credit Union.

[Membership](#) · [Privacy & Disclosures](#) · [Career Opportunities](#)

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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 US Government Agency.



## Enroll Online

Welcome to Affinity's online membership application! You're only minutes away from being able to enjoy the same great benefit that thousands of others currently enjoy.

## Join Now

### Eligibility

Membership is available to employees of any of our [Participating Organizations](#), their immediate family members, and their household members. If you do not meet these requirements, you still may be able to join! Continue with your application, and a representative will contact you with more information about your eligibility.

### What You Will Need to Apply

This application takes approximately 15 minutes to complete. During the application process, you will be asked to provide your personal information, and will be required to read and accept the online disclosures. The following items are also required to complete the application:

- A current, valid email address.
- Your Social Security or ITIN number.
- A minimum initial deposit of \$5.01.

Non-US citizens will also need to have their green card or visa & passport information. Those seeking to establish a joint membership will need to have information for the joint applicant as well.

If you are under the age of 18, it is required that a parent/guardian is a joint applicant on your account.

### Security & Privacy

Affinity is always looking out for your security. This application is fully secured, and your information protected by multiple levels of authentication. During the application process you will be asked a series of questions to authenticate your identity. Please note that Federal law requires that financial institutions verify and retain information that identifies anyone who opens an account online. Review our [Privacy Statement](#) for details on the sharing of information.

## What's Next?

**Ready to begin? Just click "New Application" to get started and become an Affinity member!** If you have already begun an application and would like to continue, click "Finish Application" to log in.

New Application

Finish Application

## Questions/Help

**If you have any questions** about becoming a member, or require assistance with our online enrollment application, contact Member Services by [email](#) or call 800-325-0808.

- [Print this page](#) for reference.
- Not ready to apply? [Go back](#) to [www.affinityfcu.org](http://www.affinityfcu.org).

### **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the Government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens or has signatory authority on an Account. What this means is that when an Account is opened, we will request name, address, date of birth and other information that will permit the credit union to verify identity. We may also request a driver's license or other documentation necessary to validate such identity.



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