

# Taking care of business.



Jovia has been offering affordable banking services to help Long Islanders achieve their financial goals for more than 80 years. With over 200,000 members and 21 branches throughout Nassau and Suffolk Counties, we are here to help you save more, and earn more, with the convenience and reliability you can count on. That's why we call it banking on the bright side.

## Supporting our Local Communities

We're more than just your local credit union. Our roots run deep here on Long Island, and that's why we support our communities with sponsorships, educational scholarships and grants, and financial literacy programs that help make the place we call home a great place to work, live and learn.

### We proudly sponsor:

- Eisenhower Park Concert Series
- July 4<sup>th</sup> Fireworks Spectacular at Jones Beach
- Long Island Marathon
- Youth Hockey Program at Northwell Health Ice Center
- Farmers Market at Tanger Outlets Deer Park

We're investing in the financial future of our Long Island students and employees with **Financial Literacy workshops**.



We've awarded over \$1.8 million in **scholarships and educator grants** to students and teachers in Nassau and Suffolk County.



Enjoy the convenience of a Jovia ATM installed at your location with the **ATM Placement Program**. Fee-free for all Jovia members.

# Brighter Banking Is In Your Backyard

Jovia Financial Credit Union has been your Long Island neighbor since 1938. Come bank on the bright side. Enjoy great rates, low fees and exceptional service.



Wave goodbye to overdraft fees with **CareFree Checking<sup>1a</sup>** or earn bonus interest with **Go Green Checking<sup>1b</sup>**



Get a **\$150 Bonus** with qualifying Direct Deposit on first-time checking accounts.<sup>2</sup>



Get your paycheck up to **2 days sooner** with **Jovia's Early Direct Deposit<sup>3</sup>**



Withdraw cash at **thousands of surcharge-free ATMs** nationwide.



Round up and save your change with **Stash My Cash**. It's like a virtual change jar!



Save more when you pair your High Deductible Health Plan with **Jovia's Health Savings Account (HSA)** to pay for qualified medical expenses.<sup>6</sup>



Get **2.99% intro APR** for the first **12 months** with our **Jovia Advantage Credit Card<sup>4</sup>**. Purchases and balance transfers made in the first 60 days qualify.



Enroll your child in Curio to teach and reward responsible saving habits and our **Youth Accounts** earn **1%** on the entire balance.



Choose the **Home Equity Line of Credit** option that's right for you. Borrow up to **\$1.5 million** with financing up to **100%\*** and low introductory rates.<sup>5</sup>



Buy your home with a Jovia mortgage.  
- fixed      - adjustable  
- jumbo      - no closing cost<sup>7</sup>  
**Apply online in 15 minutes or less.**



Membership eligibility requirements apply. All rates and offers are subject to change at any time. Visit [jovia.org](http://jovia.org) for details. APY=Annual Percentage Yield. APR=Annual Percentage Rate. Subject to credit approval. 1a. This checking account will not earn interest. No NSF will be charged on this account. Refer to our fee schedule on [jovia.org](http://jovia.org) for fees that may apply. 1b. Only one Go Green Checking account per member. Must meet account qualifications to earn APY and ATM fee reimbursement. 2. Offer is for new, first-time Checking accounts with a minimum Direct Deposit of \$100 in the Checking account within 60 days of account opening. 3. Early Direct Deposit of regular periodic payments (such as salary, pension, or government benefits) may be available to you up to 2 days earlier than the payer's scheduled payment date. This feature depends on timing of the payer's submission of ACH deposits so it may not always arrive early as it depends on the timing of your payer's payment instructions. Certain non-payroll and tax payments are not eligible for early direct deposit. 4. Promotional period will begin the date the account is opened, and end 60 days after account opening. Balance transfers must post to your card by the end of the promotional period. After the 60th calendar day, the cardholder's APR will default to the cards non-promotional APR ranging from 13.24% - 17.99% for purchases and balance transfers. Offers do not apply to Business Cards. Refer to your cardholder disclosure for account details. New cardholders only. 5. Visit [jovia.org](http://jovia.org) for current advertised introductory rate and term. New lines only. After introductory period, remaining balances will automatically convert to the variable APR per terms of the HELOC agreement. Residency restrictions may apply. Ask for details. \*Borrow up to 100% of your home's value, minus your mortgage balances. Not all applicants may be approved. 6. Jovia does not provide tax advice. Please consult your tax advisor for more information as the administration of an HSA is a taxpayer responsibility. 7. Not all applicants may be approved. Member is responsible for non-Jovia mortgage settlement costs.



Equal Opportunity Lender  
We make loans without regard to race,  
color, religion, sex or national origin.



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