

## Other Services

### Savings Accounts

Primary Savings  
Other Savings  
Member Savings  
Statement Savings

### Business Accounts

Business Savings  
Business Checking

### Money Market Accounts

Silver Money Market  
Gold Money Market  
Platinum Money Market

### Club Accounts

Vacation Club      Christmas Club      Teacher's Club

### Certificate of Deposit

3-Month CD	12-Month CD	36-Month CD
6-Month CD	24-Month CD	48-Month CD
9-Month CD	30-Month CD	60-Month CD

### IRA Accounts (Roth, Traditional, & Coverdell Educational)

3-Month CD	12-Month CD	36-Month CD
6-Month CD	24-Month CD	48-Month CD
9-Month CD	30-Month CD	60-Month CD

### Convenient Services

Audio Response (*PAT-Personal Audio Teller*)

ATM/Visa® Check Card

Direct Deposit

Bill Pay

AlertME (*Identity Theft*)

E-Statements (*retrieve your Credit Union statement on-line*)

Apply for a Loan On-Line (*V-Loan*)

PAM Home Banking

Order Checks Online

Web Site Address: [www.gardenstatefcu.org](http://www.gardenstatefcu.org)

### Loans

Car Loan (*New & Used*)

Boat Loan (*New & Used*)

Recreational Vehicle (*New & Used*)

Motorcycle Loan (*New & Used*)

Personal/Unsecured Loan

Credit Card

First Mortgages

Fixed Rate Home Equity (*Second Mortgage*)

Home Equity Line of Credit

Stock Loan (*Only certain stocks*)

Savings or CD Secured Loan

(*Can't put IRA funds up as collateral*)

Unsecured Loans

### Hours

Monday-Friday, 7:30 am – 6:00 pm

Saturday, 9:00 am – 4:00 pm

## Checking Accounts



Full-Featured  
Checking Accounts

 **GARDEN STATE FCU**  
[www.gardenstatefcu.org](http://www.gardenstatefcu.org)

144 Route 38, P.O. Box 680  
Moorestown, New Jersey 08057-0680  
Phone: (800) 713-2274 • Fax: (856) 235-2904

# At Garden State Federal Credit Union, we make it easy to manage monthly finances with our full-featured checking accounts.

## Our checking accounts offer:

- NO Minimum Balance
- NO Monthly Fees
- Dividends Credited Monthly
- Savings Overdraft Protection\* (fees apply)
- ATM/VISA® Check Card Option
- Direct Deposit & Payroll Deduction Options
- Overdraft line of Credit (optional – must apply)
- VISA® Credit Card



Garden State Federal Credit Union Checking Accounts are your alternative to the high checking fees<sup>†</sup> and service charges at other financial institutions.

Ask us about our special checking accounts, specifically designed to meet your financial needs.



## SUNRISE CHECKING

is an account now offered for members age 50 and over.

Along with all of the great features of our regular checking accounts, Sunrise Checking also provides FREE basic checks and free ATM/VISA® Check Cards!



### All Checking Accounts<sup>†</sup>

Dividends Compounded	Daily
Dividends Credited	Monthly
Dividend Period	Calendar Month
Minimum Opening Deposit	Not Applicable
Minimum Balance to Avoid a Service Fee	Not Applicable
Minimum Balance to Earn the Stated APY	\$250.00
Balance Method	Average Daily Balance

See rate and fee schedule on our website.



\*When you open a Checking Account, Savings Overdraft Protection is automatically set up. If you write a check for more than your actual balance, Garden State Savings Overdraft Protection will automatically transfer funds from your Savings Account. <sup>†</sup>See fee schedule on our website or request a copy.

