

## 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

### Checking Accounts

Checking Account    Other Checking    Sunrise Checking (50+)

### Certificate of Deposit

3-Month CD	12-Month CD	36-Month CD
6-Month CD	24-Month CD	48-Month CD
9-Month CD 3	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)*

Internet Home Banking *(V-Branch)*

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 – 4:00 pm

## Vacation Clubs



## Christmas Clubs



Plan Ahead for Upcoming Expenses

**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

## Plan ahead for upcoming expenses...

Holiday and vacation expenses are met with ease when you open a Garden State FCU Vacation or Christmas Club account. Regular deposits can be made through direct deposit, automatic transfers, the mail or at any branch office.

	Vacation Club	Christmas Club
Dividends Compounded	Daily	Daily
Dividends Credited	Monthly	Monthly
Dividends Period	Monthly	Monthly
Minimum Opening Deposit	\$1.00	\$1.00
Minimum Daily Balance to Earn Stated APY	\$25.00	\$25.00
Balance Method	Avg. Daily Balance	Avg. Daily Balance



### Vacation Club

- Funds automatically deposited into your Credit Union Account on March 31st in the following order: Checking (75), Sunrise Checking (79), Primary Savings (01) or Other Savings (04)
- Withdraw funds for any reason prior to March 31st (\$5 per withdrawal prior to March 31st)
- No predetermined schedule to follow
- For Direct Deposit and Automatic Transfers (only applies if you were still depositing funds), on April 1st your Vacation Club automatically reopens for the next Vacation year



### Christmas Club

- Funds automatically deposited into your Credit Union Account on September 30th in the following order: Checking (75), Sunrise Checking (79), Primary Savings (01) or Other Savings (04)
- Withdrawal funds for any reason prior to September 30th (\$5 per withdrawal prior to Sept. 30th)
- No predetermined schedule to follow
- For Direct Deposit & Automatic Transfers (only applies if you were still depositing funds), on October 1st your Christmas Club automatically reopens for the next Christmas season.



Fees, minimum balance requirements and annual percentage rates are subject to change without notice.

