

Other Services

Savings Accounts

Primary Savings
Other Savings
Member Savings
Statement Savings

Club Accounts

Vacation Club
Christmas Club
Teacher's Club

Business Accounts

Business Savings
Business Checking

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)

| | | |
|--------------|-------------|-------------|
| Money Market | 12-Month CD | 36-Month CD |
| 3-Month CD | 24-Month CD | 48-Month CD |
| 6-Month CD | 30-Month CD | 60-Month CD |
| 9-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 On-line

Web Site Address: 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

Money Markets

Savings & Checking
non-IRA accounts



GARDEN STATE FCU

www.gardenstatefcu.org


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Money Market Accounts

|  | Silver Money Market Savings & Checking Account | Gold Money Market Savings & Checking Account | Platinum Money Market Savings & Checking Account |
|--|---|---|---|
| Dividends Compounded | Daily | Daily | Daily |
| Dividends Credited | Monthly | Monthly | Monthly |
| Dividends Period | Calendar Month | Calendar Month | Calendar Month |
| Tiered Dividend Rates | For most current rates ask a Customer Service Representative or go to our website: www.GardenStateFCU.org | | |
| Minimum Daily Balance to Avoid a Service Fee | \$2,500.00 | \$10,000.00 | \$25,000.00 |
| Minimum Daily Balance to Earn Stated APY | \$1.00 | \$1.00 | \$1.00 |
| Dividend Balance Method | Average Daily Balance | Average Daily Balance | Average Daily Balance |

Fee Schedule

| Silver Money Market Savings Account Fees | |
|---|--|
| Withdrawals, Transfers Out & Electronic Withdrawals combined: | 6 per month, \$.50 per item thereafter. |
| Minimum Balance Fee: | \$4.00 if the balance falls below \$2,500 during the month. |
| Silver Money Market Checking Account Fees | |
| Withdrawals, Transfers Out, Checks & Electronic Withdrawals combined: | 6 per month, \$.50 per item thereafter. |
| Minimum Balance Fee: | \$4.00 if the balance falls below \$2,500 during the month. |
| Check Printing Fee: | ½ price on standard checks |
| Gold Money Market Savings Account Fees | |
| Withdrawals, Transfers Out & Electronic Withdrawals Combined: | 6 per month, \$.50 per item thereafter. |
| Minimum Balance Fee: | \$9.00 if the balance falls below \$10,000 during the month. |

| Gold Money Market Checking Account Fees | |
|---|---|
| Withdrawals, Transfers Out, Checks & Electronic Withdrawals combined: | 6 per month, \$.50 per item thereafter. |
| Minimum Balance Fee: | \$9.00 if the balance falls below \$10,000 during the month. |
| Check Printing Fee: | Standard checks free. |
| Platinum Money Market Savings Account Fees | |
| Withdrawals, Transfers Out & Electronic Withdrawals combined: | 6 per month, \$1.00 per item thereafter. |
| Minimum Balance Fee: | \$10.00 if the balance falls below \$25,000 during the month. |
| Platinum Money Market Checking Account Fees | |
| Withdrawals, Transfers Out & Electronic Withdrawals combined: | 6 per month, \$1.00 per item thereafter. |
| Minimum Balance Fee: | \$10.00 if the balance falls below \$25,000 during the month. |
| Check Printing Fee: | Standard checks free. |

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

