



# GARDEN STATE FCU

[www.gardenstatefcu.org](http://www.gardenstatefcu.org)



## Mobile Banking is Here!



Now you can access your Garden State FCU accounts from your mobile phone. Members who are signed up for PAM (Personal Account Manager/online banking) can use your mobile phone's Internet browser to access savings and checking accounts. You'll be able to make transfers between these accounts, view history, and check balances whether you're on the road or at home. You can even

send text messages to view your accounts and get account history. For more information or to sign up, visit us online at [www.GardenStateFCU.org](http://www.GardenStateFCU.org).

## Sign up for PAM: Personal Account Manager

Garden State Federal Credit Union has the ultimate in convenience services: PAM (Personal Account Manager)! You can enjoy "anytime access" to all of your credit union accounts in a safe and secure environment.

Here are just a few of the system's capabilities:

- Access account Look-Up for shares, loans, and certificates. Also make inquiries about specific drafts and loan payoff amounts.
- Transfer funds between savings and loan accounts (only into for Christmas Club and Vacation Club).
- Use PayIT<sup>®</sup>, a service that lets you pay your bills electronically. No more check writing, no more scrounging for stamps. It's as easy as connecting to the Internet!
- Send messages with MailIT<sup>SM</sup>, the credit union member service department.
- Take advances on Home Equity Line of Credit, Check Credit Line and Share Draft Line of Credit.



### MONEY MARKETS AS HIGH AS 1.31% APY\*

### IRA'S AS HIGH AS 1.00% APY\*

#### CALL FOR ADDITIONAL INFORMATION

Rates subject to change without prior notice. Call the office for the most current rates and up to the minute details.

\*APY = Annual Percentage Yield. Rates as of August 1, 2010.

## New ATM Locations

For your convenience, we've added a Garden State FCU ATM (Automated Teller Machine). Now you can access your funds at the Walgreens on the corner of King's Highway and the Black Horse Pike. As a Garden State member, you will not be charged a surcharge fee if you use your Garden State FCU ATM/VISA<sup>®</sup> Check Card. This is just another way your credit union is making it easier for you to bank!

If you don't already have a Garden State FCU ATM/VISA<sup>®</sup> Check Card, what are you waiting for? An ATM/VISA<sup>®</sup> Check Card gives you the convenience of a credit card, but the money still comes out of your checking account. It's accepted at millions of locations worldwide – anywhere the VISA<sup>®</sup> logo is displayed! So be sure to stop into the branch today and apply!

Get access to your accounts 24/7 at these three great locations:

#### **Mt. Ephraim**

*Located in Walgreens on the corner of Kings Highway and Blackhorse Pike.*

20 West Kings Highway, Mt. Ephraim, NJ

#### **Woodbury**

343 S. Broad Street, Woodbury, NJ

#### **Vineland**

1015 N. Main Road, Vineland, NJ

## Five Reasons to Make the Credit Union Your Primary Financial Institution

1. Banks are in business to make a profit. Credit unions are not for charity, not for profit, but for service.
2. Banks are businesses owned by groups of shareholders who may or may not have accounts there. Credit unions are a financial cooperative owned and controlled by its members.
3. At banks, depositors have no vote, and only shareholders may vote on goals, functions, and services. Credit unions are democratically structured; every member has one vote regarding goals, functions, and services.
4. A bank's Board of Directors is elected by their shareholders and are paid. At credit unions, directors are elected by members and volunteer their time.
5. Bank earnings are returned to the shareholders, not the depositors or borrowers. Credit union earnings are returned to the members in the form of high rates on deposits, low rates on loans, and little or no fees.

Make the Credit Union your financial home today and experience the credit union difference.

### Coming Soon! The 2011 Annual Meeting of Membership

March 27, 2011  
at Adventure Aquarium  
(Camden Aquarium)  
Be sure to keep checking our website for details. Hope to see you there!

### Have You Signed Up for eStatements?

Save time and money when you sign up for eStatements. Take advantage of the convenience that eStatements offer.

## Holiday Cash Coming Your Way

Holiday Club Account disbursements took place on 9/30/2010 and were available 10/1/2010.

### Didn't open one for 2010?

You can start a club account anytime of year. Typical holiday clubs run from October 1st to October 1st each year.

Early withdrawal penalty applies.



## Take Note

The annual fee for the ATM/VISA® check card will be assessed in January. The fee is \$10.00 unless your balance is \$2,500 or greater or you have a Money Market Account or Sunrise Account.

## Family Membership



Your family can join the Credit Union. Family includes spouses, children, grandparents, grandchildren, and step parents and children or adopted children.

## Don't Forget

In case of an emergency where we need to contact you please inform us with the following information:

Address change

Name change

Home phone/ cell phone update

Email update

Notify us of all changes in writing by mail or fax.

## Holiday Closings

November 25, 2010

**Thanksgiving Day**

December 24, 2010 closing at 4 pm

**Christmas Eve**

December 25, 2010

**Christmas Day**

January 1, 2011

**New Year's Day**

## Garden State FCU

144 Route 38 • P.O. Box 680  
Moorestown, NJ 08057

### Office Hours

Monday - Friday: 7:30 a.m. - 6:00 p.m.  
Saturday: 9:00 a.m. - 4:00 p.m.

Phone: 800.713.2274 • General Fax: 856.235.2904

General Email: [service@gardenstatefcu.org](mailto:service@gardenstatefcu.org)

Loan Department Fax: 856.235.2385

Loan Department Email: [loandept@comcast.net](mailto:loandept@comcast.net)

Membership  
Is Stress Free