



Your Personal Audio Teller is a convenient way to access your credit union account 24 hours a day, seven days a week. Just pick up the nearest touch-tone phone and you can make

inquiries and transactions such as:

- Check account balances
- Transfer money between your accounts
- Verify that a check has cleared
- Get current rates
- Get loan calculations

PAT is not only easy to use, but it's also easy on your budget! Enjoy these advantages:

- PAT allows six (6) free sessions per month (one session=three minutes), \$.50 for each session hereafter. If you use PAT more than ten seconds, it counts as one session.
- Multiple transactions may be made in one call.
- PAT transaction are itemized on your statement.
- PAT is completely secure. Access is only allowed with your account number and Personal Identification Number. No one can transfer your funds to another person's account, make a check to another person, or send checks to another person's address.

Member Services

Savings Accounts	Club Accounts	Business Accounts
Primary Savings	Vacation Club	Business Savings
Other Savings	Christmas Club	Business Checking
Member Savings	Teacher's Club	
Statement Savings		

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	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

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 50 MOORESTOWN, NJ

POSTAGE WILL BE PAID BY ADDRESSEE

GARDEN STATE FCU
PO BOX 680
MOORESTOWN, NJ 08057-9801



PAT Personal Audio Teller



Anytime, Anywhere from
Any Touch-Tone Phone

GARDEN STATE FCU
www.gardenstatefcu.org

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

Hours
Monday-Friday, 7:30 am – 6:00 pm
Saturday 9:00 am – 4:00 pm



PAT Personal Audio Teller

1-800-544-0947

Speed Keys (be sure to press # before each number)

- | | |
|---|----------------------------|
| #11 Quick Check Access For Balances and Recent History Option To Transfer Funds | #15 Financial Transactions |
| #12 Account Balances and Additional Details | #41 Checking Services |
| #13 Account History | #42 Request Statements |
| #14 Tax and IRA Information | #43 Change Audio PIN |
| | #52 Loan Estimate |
| | #53 Savings Estimate |

Sign Me Up for the Convenience of PAT!

Name _____

Member number _____

Please Select a Personal Identification Number (PIN)
MUST NOT START WITH ZERO

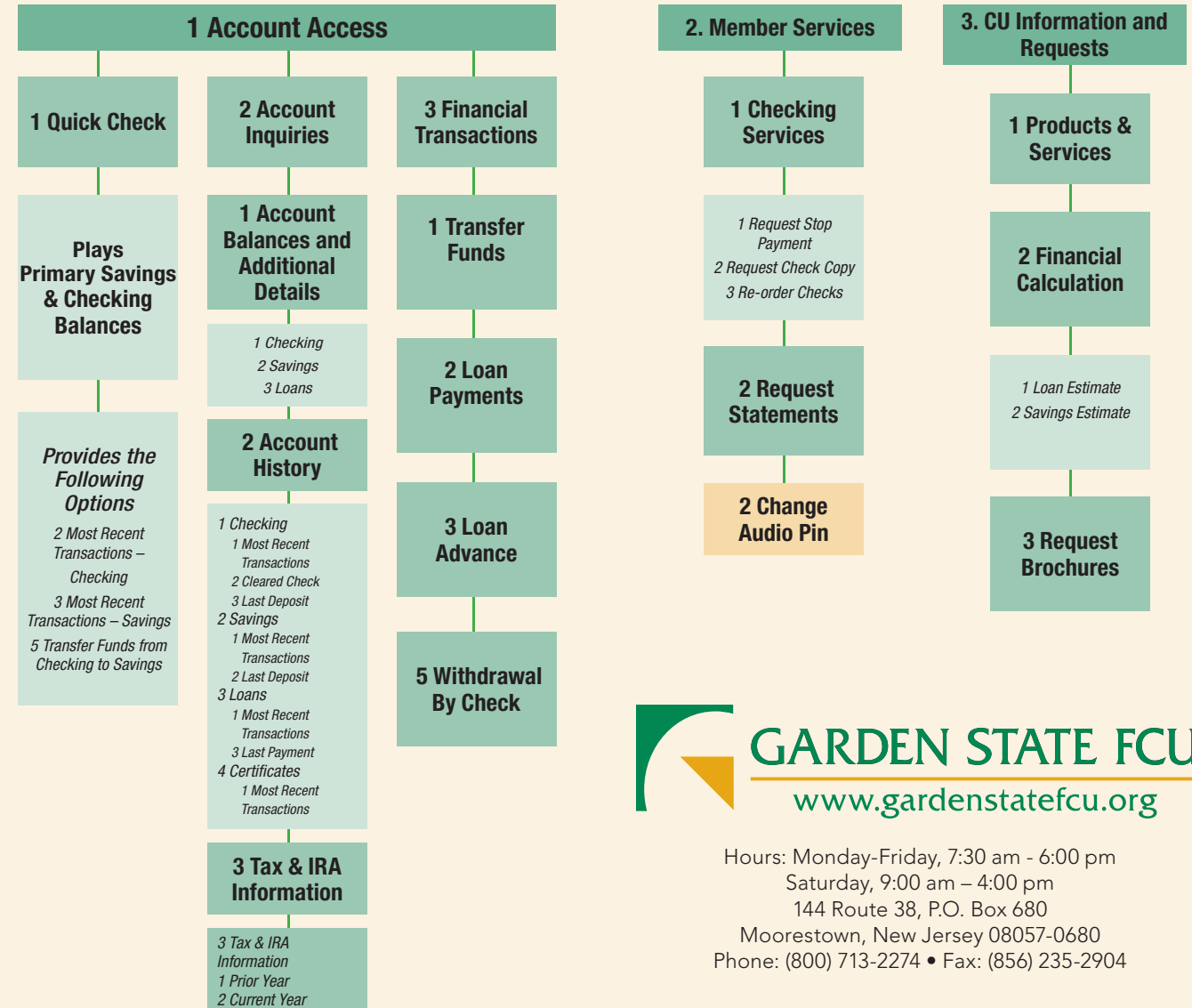
Signature _____ Date _____

Signature of a Joint Owner _____ Date _____
(If a Joint Account)

PAT PERSONAL AUDIO TELLER AT A GLANCE

Credit Union Voice Message

Customized Welcome Message



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 Saturday, 9:00 am - 4:00 pm
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