

# Annual Membership Meeting Reservation Form

Member Name \_\_\_\_\_

Check Appropriate Box:	# Attending	Cost	Total
<input type="checkbox"/> Member Breakfast	_____	FREE	
<input type="checkbox"/> Spouse/Domestic Partner Breakfast	_____	FREE	
<input type="checkbox"/> Child(ren) Breakfast	_____	FREE	
<input type="checkbox"/> Member Aquarium Admission**	_____	at \$15.00 ea.	_____
<input type="checkbox"/> Spouse/Domestic Partner Aquarium Admission	_____	at \$15.00 ea.	_____
<input type="checkbox"/> Children Aquarium Admission (ages 2 - 12)	_____	at \$12.00 ea.	_____
<input type="checkbox"/> Breakfast for non-household relatives of members	_____	at \$8.00 ea.	_____
<input type="checkbox"/> Additional Adult (Breakfast & Aquarium Admission)	_____	at \$22.00 ea.	_____

Total Attending: \_\_\_\_\_ Grand Total \$: \_\_\_\_\_

Enclosed is my check for \$ \_\_\_\_\_

OR Deduct \$ \_\_\_\_\_ from my Account # \_\_\_\_\_

Signature \_\_\_\_\_

\*There will be no refunds given. \*\*Includes children ages 13 - 17.

**For reservations by mail, please return this form to:**

Garden State FCU, PO Box 680, Moorestown, NJ 08057  
OR fax form to 856-235-2904.  
**Due by March 13, 2015**

PRSR STD  
U.S. POSTAGE  
PAID  
BOYERTOWN, PA  
PERMIT NO. 10003



*We're Here To Serve You.*

144 W Route 38  
Moorestown, NJ 08057

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Winter 2015

# Member NEWS

The Newsletter for Members of Garden State Federal Credit Union

## Looking For A New Home? Our Mortgage Can Help!



If you're in the market for a new home, take advantage of today's low rates before they start climbing again. Finance the home you want at Garden State! **It's easy and fast!**

- Low Fixed Rates
- Rate Lock Protection
- No Points Program Available
- Low Closing Costs
- Conventional, FHA and VA Mortgages
- Less Paperwork for Faster Closings

Stop by the credit union or call Michael Cesarano at 1-800-713-2274, Ext. 110 for service you can trust!



## Garden State FCU Now Offers GAP Insurance & Mechanical Breakdown Protection With Our Auto Loans!

GAP insurance is available with our auto loans and covers the difference between the borrower's outstanding balance and the payout from the auto insurance company. For only \$350 this valuable insurance gives you peace of mind; you don't have to worry about making up for the deficient balance in case the loan is not paid in full by insurance. In addition, our GAP insurance will also give you \$1,000 towards your next vehicle purchase if you finance the loan with Garden State FCU, and our Auto Deductible Reimbursement will cover your deductible on any vehicle that you have under your auto policy.

With mechanical breakdown protection you can have coverage if something breaks down on your vehicle. It's available for new and used cars, and you can have your repairs done at any licensed repair shop of your choice. It's also transferable to the next vehicle owner. Best of all, you don't have to have your auto loan with the credit union in order to purchase it. You can purchase mechanical breakdown protection even if you have your auto loan elsewhere!



## Apply For A Loan Online In The Comfort Of Your Home Or Office

As long as you are connected to the Internet, you can apply for a loan whether you're at home, at the office, on vacation, or visiting relatives.

It's easy! Just go to the credit union's home page. Click Loans & Rates and then V-Loan Application. You will be immediately taken to the application landing page. Click the V-Loan image and you'll be directed to the first step in the application process. With our eSignature process, you can sign your approved loan documents by email.

## In The Market For A New Set Of Wheels?

### We Make The Car Buying Process Easier & Less Stressful

We are offering great low rates and flexible terms to meet your budget. We will even preapprove you so you know exactly how much car you can afford. Go to the dealership with a fixed number so you won't feel pressure from the dealership to finance with them or haggle on price.

#### Our New and Used Auto Loans feature:

- ▼ Financing up to 125% of the Black Book value, including tax, tags and extended warranties
- ▼ Rates as low as **1.90% APR\*** for a term up to 3 years
- ▼ Rates as low as **2.40% APR\*** for a term up to 4 years
- ▼ Rates as low as **2.90% APR\*** for a term up to 5 years

To apply for a New or Used Auto Loan, stop by, give us a call or go to [www.GardenStateFCU.org](http://www.GardenStateFCU.org).



#### Is Your Credit Less Than Great?

We offer Member Advantage Auto Loans to help members who have experienced credit challenges in the past or have little or no down payment. Your rate may be a little higher, but it's still less than the rip-off rates at car lots and finance companies.

#### Call or stop by for details.

\*APR=Annual Percentage Rate (APR) will be based on your FICO score and term of loan, add 0.50% for payments made by coupon book. Rates subject to change.

## CO-OP Shared Branch® Nationwide Convenience

Garden State FCU, along with hundreds of other credit unions, is a member of the CO-OP Shared Branch® network. This allows you to easily access your Garden State accounts and conduct financial transactions near home, work or on vacation. Just go to any participating credit union.

#### Once inside you can:

- ✓ Make deposits
- ✓ Make cash withdrawals
- ✓ Verify account balances
- ✓ Transfer funds
- ✓ And much more

No matter where you live or travel, your credit union is as close as the nearest service center. To locate a CO-OP Shared Branch® nationwide and to learn more, go to [www.co-opcreditunions.org](http://www.co-opcreditunions.org).



## Make Purchases With A Better Credit Card

A Garden State Platinum Visa® can be used for shopping, emergencies, gasoline, travel costs, and so much more! This trustworthy card offers:

- Purchase APR 10.9%
- No Annual Fee\*
- 25-day Interest-Free Grace Period on Purchases
- Worldwide Acceptance
- Global Cash Advances
- FREE Travel/Accident Insurance
- 1% Cash Back Bonus on All Purchases\*\*
- Verified By Visa Online Purchases
- Account Management Online
- And more



## Wrap Up Lingering Bills With Your Visa® Credit Card

There's an easy way to take care of your post-holiday credit card bills. Transfer your high-rate credit card balances from store credit cards or cards you have with other financial institutions to a credit card with Garden State.

Apply for a new credit card or transfer your balances in person, over the phone or online at [www.GardenStateFCU.org](http://www.GardenStateFCU.org).

\*A \$10.00 fee will be assessed on accounts that remain inactive for one year.  
\*\*Purchases do not include cash advances, convenience checks, returns, finance charges, fees, foreign transaction currency charges or insurance charges posted to your account.



## You Can Sign Your Loan Documents By Email!

That's right! There's no need to come to the credit union when applying for a new borrowing need or refinancing a loan.

You can have your loan documents sent to you by email. Then, you just follow the instructions to sign them electronically.

After you sign them, you send them back to the credit union. Your loan amount will be deposited right into your credit union checking or savings account.

Getting the money you want is amazingly convenient. Just apply on our web site at [www.GardenStateFCU.org](http://www.GardenStateFCU.org) and sign from anywhere you have Internet and email access.

## Annual Membership Meeting

**WHEN:** March 22, 2015

**WHERE:** Adventure Aquarium, Camden, NJ

**TIME:** Breakfast starts at 8:30 am  
Meeting starts at 10:00 am

**COST:** Free Breakfast for Members and immediate family. Immediate family includes spouse/domestic partner and children of member.

- Discounted Aquarium Admission for adult members and spouse/domestic partner – \$15.00 each.
- Discounted Aquarium Admission for children (ages 2-12) – \$12.00 each
- Only breakfast for non-household relatives of members – \$8.00.
- Aquarium Admission for non-household relatives of members – \$22.00 each.

Door prizes will be awarded. Check our web site [www.GardenStateFCU.org](http://www.GardenStateFCU.org) for more information.

**Application on back.**

**Hurry reservation deadline is March 13, 2015.**



## BRANCH LOCATION

CORPORATE OFFICE:

#### Moorestown Branch

144 W Route 38  
Moorestown, NJ 08057  
Phone: 800-713-2274  
General Office Fax: 856-235-2904  
Loan Department Fax: 856-235-2385

Hours:

Monday – Friday  
7:30 AM to 6:00 PM  
Saturday  
9:00 AM to 4:00 PM

#### Mailing Address:

Garden State FCU  
P.O. Box 680  
Moorestown, NJ 08057-0680

Email: [customerservice@gardenstatefcu.org](mailto:customerservice@gardenstatefcu.org)  
[www.GardenStateFCU.org](http://www.GardenStateFCU.org)

