

# Member NEWS

The Newsletter for Members of Garden State Federal Credit Union



## 24/7 CONVENIENCE With All The Bells & Whistles...

It doesn't make sense to pay high fees and service charges at profit-driven financial institutions, when you can save time and money with your credit union's 24/7 easy access money management services.

### FREE PERSONAL CHECKING

No minimum balance or monthly service charges.

### FREE PAM ONLINE BANKING

Manage all of your credit union accounts online.

### FREE MOBILE MONEY

Manage your accounts with any cell phone or tablet.

### FREE BILL PAY

Pay your bills electronically (save postage and envelopes).

### VISA® ATM/DEBIT CARD

Withdraw cash, make purchases and track your transactions.

### FREE PAT PERSONAL AUDIO TELLER PHONE

Conduct account inquiries and transactions by phone.

### FREE E-STATEMENTS

No more piles of paperwork to file. Get your statements electronically. Go green!

### FREE CO-OP SHARED BRANCH

Over 5,000 credit unions and ATM outlets where you can conduct transactions. Check it out online.

Make Garden State your primary financial institution. Switching accounts you have elsewhere may seem like a big deal, but it's much easier than you think. We'll help you make it a smooth transition



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



We're Here To Serve You.

144 W Route 38  
Moorestown, NJ 08057

### In This Issue:

- Car Buying Made Easier
- International Credit union Day
- You Deserve A Better Credit Card
- Apply For A Loan Online
- Get The Mortgage You Need
- 24/7 Convenience
- And More

## Sign Your Loan Documents From Home Or Anywhere



You don't have to come to the credit union to sign your new loan or refinancing paperwork.

Simply request your approved loan documents by email. Then follow the instructions to sign them electronically.

When you email your signed documents back to the credit union, your loan amount will be deposited directly into your credit union checking or savings account.

Getting the money you want couldn't be more convenient. Simply apply online and sign from anywhere you have Internet and email access.



We're Here To Serve You.

## Car Buying Made Easier

You can drive home a better new or used vehicle deal and make the financing process easier when you take advantage of your credit union's low rates. And with your loan preapproved, you'll know what your approximate payment will be and be able to avoid the dealer's financing pressure.

Even better, you can finance up to 125% of the Black Book value, including tax, tags and extended warranties.

**1.90%** APR\* (Terms Up to 3 years)    **2.40%** APR\* (Terms Up to 4 years)

**2.90%** APR\* (Terms Up to 5 years)

## Have Less Than Perfect Credit?

Our Member Advantage Auto Loans are designed 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 isn't anything like the rip-off rates at car lots and finance companies. Call or stop by for the details.



## International Credit Union Day Over 200 Million Members Worldwide!

Since 1948, credit unions have celebrated International Credit Union Day. It's the one day every year when we reflect on the history of credit unions and honor those who have dedicated their lives to the credit union philosophy of "people helping people."



We invite you to join the worldwide "Local Service. Global Good" celebration on Thursday, October 16th.

## You Deserve A Better Credit Card

Get the full-featured credit card you deserve. Simply apply for a Garden State Platinum Visa®. It's perfect for shopping, bargain opportunities, emergencies and to track your travel expenses.

- No Annual Fee\*
- 25-day Interest-Free Grace Period On Purchases
- Purchase APR 10.9%
- Accepted Everywhere
- Worldwide Cash Advances
- FREE Travel/Accident Insurance
- Receive 1% Cash Back Bonus On All Purchases\*\*
- Verified By Visa Online Purchases
- Account Management Online

## Why Pay More?

You can transfer high interest credit card and store charge card balances you have elsewhere to your new or current Garden Savings Visa. It's easy too.

Don't miss this opportunity. Apply at the credit union or online. You deserve a credit card that saves you time and money.

\*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.



## Apply For A Loan Online

On the credit union 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. It's that easy.

Better yet, with our eSignature process you can sign your approved loan documents by email.

## MEMBER ALERT: Update Your Records!

Updating your home and email addresses is the only way to guarantee you'll get your end-of-year tax statements and other important account information. It also allows us to provide you with fraud alerts, product/service updates and special offers. Call or stop by the credit union or update your PAM online banking profile.

## Get The Mortgage You Need For The Home You Want

Take advantage of today's low rates. At Garden State, it's faster, easier and more affordable to finance the home you want.

- Low Fixed Rates
- Rate Lock Protection
- No Points Program Available
- Low Closing Costs
- Less Paperwork For Faster Closings
- Conventional, FHA and VA Mortgages
- Service You Can Trust



Stop by the credit union or call Michael Cesarano at 1-800-713-2274, Ext. 110.

## Santa Is Coming – Pretty Soon!

Check out these easy ways you can enjoy the holiday season this year and next.

**VISA® PLATINUM CREDIT CARD:** Why pay a higher interest rate than you should.

**HOLIDAY CASH:** Get the extra money you need for gifts or travel with a Personal Loan.

**CHRISTMAS CLUB ACCOUNT:** Open a club account to start saving for next year.

Learn more at [www.gardenstatefcu.org](http://www.gardenstatefcu.org). Make your holidays more fun!



## What Is Your Membership Worth?

What is the total value of your Garden State membership? That depends on the how many loans, accounts and services you use. The more you have, the higher the value.

The reason you can save more time and money at Garden State is simple. We are a not-for-profit financial cooperative. We are not concerned with generating don't generate profits for stockholders. We return our excess earnings to you in the form of better loans, accounts and no or low fee access money management services. It's what makes your credit union different and better than other financial institutions.

Discover the many benefits of your Garden State membership online: [www.gardenstatefcu.org](http://www.gardenstatefcu.org).

## 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)

