

Looking For A Dream House? 2nd House? Looking To Refinance?

Refinance Your Mortgage Today!

Rates are still very low. Now's the time to take advantage of them by refinancing the mortgage you already have with Garden State FCU. By refinancing, you could lower your monthly payment, shorten the term of your loan, avoid balloon payments, and eliminate Private Mortgage Insurance (PMI).

House Hunting?

You too can benefit from low mortgage rates. Finance the home you want at Garden State FCU! Our mortgage program offers:

- Fixed low rates
- No points
- Low closings costs
- Rate Lock Protection
- Conventional, FHA and VA Mortgages
- Less paperwork for faster closings
- Interest is usually tax deductible*

Whether you want to refinance or purchase a home, keep in mind that our mortgage process is fast and easy. We will walk first time buyers through the mortgage process step-by-step and answer all of their questions.

Just stop by the credit union or call Michael Cesarano (NMLS 106866) at 1-800-713-2274, Ext. 110 for service you can trust! (NMLS 420108).



Garden State's Annual Meeting Of Members Is Coming!

Here are the details!

When: March 13, 2016

Where: Hotel ML – Coco Key Water Resort

Time: 8:30 am (Meeting starts at 10:00 am)

Registration starts on January 4 and ends March 4, 2016.

Come out and meet your Board of Directors. Meet and chat with fellow members. Get involved in the fun!

- Breakfast is free to all members (spouse, domestic partner and children)
- Free Parking
- Discounted tickets for the water park
- Door Prizes

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PERMIT NO. 10003

GARDEN STATE FCU

We're Here To Serve You.

144 W Route 38
Moorestown, NJ 08057

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Fall 2015



Member NEWS

The Newsletter for Members of Garden State Federal Credit Union

NEW!

Remote Deposit Capture

Garden State FCU is pleased to announce that we now offer our members Remote Deposit Capture. With this new service, you can deposit checks safely and securely into your Personal Checking Account using your mobile phone.

It's quick and easy too!

1. Sign the back of the check
2. Put under your name "For Mobile Deposit Only"
3. Take a picture of the front and back of the check
4. Send the check via Garden State FCU's Mobile Money app for iPhone and Android smart phones

There are many benefits to using Remote Deposit Capture:

- Saves you time
- Decreases transportation costs as you do not need to come to the credit union to make a deposit
- Eliminates paper handling errors
- Gets rid of the need for deposit slips
- Keeps you from having to run to the ATM to make a deposit with extended holds

You can now deposit a check into your account from anywhere, day or night! It is the ultimate in convenience.

Signing Up Is Easy!

If you already have PAM Online Banking, just log on and click Mobile Banking to register your phone. If you aren't a PAM user, apply today at www.GardenStateFCU.org. Once your account is activated, you can download Mobile Money and then get started with Remote Deposit Capture. Apple and Android phones only.

SIGN UP TODAY!
Start saving time, paper and trips to the ATM.





We know that you are always on the go. With Garden State FCU's Virtual World, you can conduct your financial transactions, access your accounts and so much more on your smart phone, tablet or computer.

PAM Online Banking

- Check Account Balances
- Transfer Funds between Accounts
- E-statements
- Verify Transactions
- Make Loan Payments
- Pay Bills Online With Bill Payer
- And More

Free Mobile Money*

- Manage Your Finances from Your Smart Phone
- Available to Mobile Devices that Send and Receive Text Messages
- Mobile Devices Must Connect to the Internet

PAT Personal Audio Teller by Phone

- Check Account Balances
- Verify Transactions
- Transfer Funds between Accounts
- Make Loan Payments

Account to Account Transfers Are Here!

After you log into your PAM account you can transfer from your Garden State FCU account to your other accounts at other financial institutions.**

When you don't have access to a computer, use your touch tone phone to get information about your accounts. Just call PAT at 800-544-0947.

For details, go to www.GardenStateFCU.org, stop by or give us a call at 800-713-2274.

*Regular messaging rates apply. Cell phone providers may charge additional fees for Internet access and/or text messaging.

**Not all types of accounts are eligible for funds transfer

Bill Pay

- Simple and Secure
- Make One Time or Recurring Payments
- Set up a Payment List
- Enter Your Payment Dates so Payments Are Made On Time
- Easily edit your Payment Schedule

Remote Capture Deposit

- Make a Deposit on Your Mobile Device into Your Checking Account
- Sign the Back of the Check and Below Your Name Write "For Mobile Deposit"
- Take a Picture of the Front and Back of the Check
- Send It to Us
- Only for Checking Accounts



Sign Your Loan Documents By Email!

With your busy lifestyle, we give you the option to sign your loan documents via email. Just ask us to email them to you. Then, follow the instructions on how to sign them. After you are finished signing them, return them to the credit union.

Then, your loan amount will be deposited right into your credit union checking or savings account. It's so easy and convenient to get a loan at Garden State FCU.

To apply, go to www.GardenStateFCU.org.

CO-OP Shared Branch® Network



Nationwide Convenience

As a member of Garden State FCU, you have access to your accounts at thousands of branches through the CO-OP Shared Branch® network.

At other credit unions in the CO-OP Shared Branch® network, you can make cash withdrawals, make a deposit, verify account balances and transfer funds. The service centers and self-service locations are the perfect solutions when you are away from home. All you need is a valid government-issued photo ID and your Garden State FCU account number.

Regardless of where you live or travel, your credit union is as close as the nearest service center.

You have several ways to locate a CO-OP Shared Branch® nationwide.

1. You can download the App on your iPhone or Android.
2. You can text a street address, zip code or city and state to MYCOOP (692667).
3. You can call 888-SITE-CO-OP (888-748-3266).
4. You can call 888-837-6500 to speak to a representative for help.
5. You can go to www.co-opcreditunions.org.

If you have any questions, please do not hesitate to contact us.

Switch Board

Increased ATM Withdrawal Limit

The ATM withdrawal limit has been increased from \$500 to \$1,000 per 24 hours.

EMV Chip Cards and Debit Cards Coming Soon!

Along with other financial institutions in Europe and the US, we will be implementing EMV Chip Card technology in our credit and debit cards. The chip encrypts information to increase data security when making transactions at a chip-enabled terminal. Please stay tuned for details.



Let Us Finance Your Dream Car

New and Used Auto Loans

Garden State FCU is ready to help you get behind the wheel. We can finance a car, van, pickup truck, or SUV at low rates with flexible terms.

Our New and Used Auto Loans' rates:

- 2.25% APR* for up to 3 years
- 2.75% APR* for up to 4 years
- 3.25% APR for up to 5 years

In addition to these great low rates, our New and Used Auto Loans offer:

- Pre-approval
- Financing up to 125% of the NADA value, including tax, tags and extended warranties
- Refinancing of an Auto Loan you have elsewhere with the credit union to get a lower rate and monthly payment

To apply for a New or Used Auto Loan, stop by, give us a call or go to www.GardenStateFCU.org.

Member Advantage Auto Loans

Member Advantage Auto Loans were implemented to help members who have had credit challenges in the past or have little or no money for a down payment. You may get a higher rate but it will still be lower than financing elsewhere. Give us a call or stop by for more information and to see what we can do for you.

*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 effective as of October 1, 2015 and are subject to change.



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
www.GardenStateFCU.org

