

# Member NEWS

The Newsletter for Members of Garden State Federal Credit Union



## New & Used Vehicle Loans

### 0% New Vehicle Financing A Myth?

It's important to remember that less than 10% of new car buyers actually qualify for dealer 0% financing. That's because to get that rate you must have a very high credit score. In reality, most car buyers are switched to a different and much higher rate. Dealer 0% financing is an advertising tool to get more car buyers to come to the dealerships.

For most members, taking the rebate and financing at Garden State's low rates is a better choice. We finance all makes and models plus our flexible terms offer you more financing options. Our current rates are **36 months at 1.90%\***, **48 months at 2.90%\*** and **60 months at 3.40%\*** effective January 14, 2014 through March 31, 2014. Simply come to the credit union or apply online.

### Preapproval Advantage

You can drive home a better deal when you have your loan preapproved. You'll know what your approximate payment will be and avoid the financing pressure dealers apply to increase their profits. Remember that dealers make most of their money on the financing. The higher the loan rate, the more they make.

With cash-in-hand you will also be in a better position to negotiate the best possible price, saving you more over the life of your loan. Be sure you always call the credit union before you sign any dealer financing agreement. You could save a lot of money. Better yet, get preapproved before you shop around.

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



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We're Here To Serve You.

144 W Route 38  
Moorestown, NJ 08057

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## Who Can Join...

If you are an employee of one of our Member Groups or live, work, worship or attend school in one of the communities we serve, you are eligible for Garden State membership. You can join through the ACC; American Consumer Council. You can also join if you are an immediate family member of a current member. Simply check your eligibility online at [www.GardenStateFCU.org](http://www.GardenStateFCU.org) – or call the credit union for the details.



Garden State was founded in 1960 as The Camden District Telephone Employees Federal Credit Union. Today we serve over 4,400 members from 37 Member Groups and nine select cities and towns, and members of the ACC across the United States.



## First Mortgages & Refinancing

Garden State FCU now offers first mortgages and refinancing. You can take advantage of a conventional, FHA or VA mortgage with terms up to 30 years. You can also have your mortgage preapproved to let the seller know you are a serious buyer.

### More Than Just A Low Rate

Although the lowest possible rate is important, it's not everything. The last thing you want is to get caught in a pile of red tape or shuffled from one banker to another every time you have a question. At Garden State, you'll appreciate the savings and outstanding service

- 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

### Getting Started Is Easy..

Take advantage of today's low mortgage and refinancing rates. Stop by or call Michael Cesarano at 1-800-713-2274, Ext. 110.



## 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"/> Discounted Aquarium Admission for adult members & spouse/domestic partner**	_____	\$15.00 ea.	_____
<input type="checkbox"/> Discounted Aquarium Admission for Children (ages 2-12)	_____	\$12.00 ea.	_____
<input type="checkbox"/> Breakfast for non-household relatives of members	_____	\$8.00 ea.	_____
<input type="checkbox"/> Aquarium Admission for non-household relatives of members	_____	\$22.00 ea.	_____

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

Enclosed in 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 14, 2014**

## Annual Membership Meeting

**WHEN:** March 30, 2014

**WHERE:** Adventure Aquarium, Camden New Jersey

**TIME:** 8:30 am

**COST:** Free Breakfast for Members and immediate family-FREE.  
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
- Breakfast for non-household relatives of members breakfast only \$8.00.
- Aquarium Admission for non-household relatives of members -\$22.00 each.

**Hurry reservation deadline is March 17, 2014.**



## New Website Coming Soon!

Our brand new website will be launching very soon! It will provide all the information your need on our products and services. The leading-edge adaptive design will make it easier to navigate on your computer, smartphone and tablet. Plus, you can also apply for loans and sign-up for services more easily. We will continually update the new site with information and resources you need to make doing business with us fast and easy.

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



## Are You Under Financial Pressure?

If you need to consolidate your bills and high interest credit card debt, a low interest Bill Consolidation Loan is a popular stress reliever. You could combine your current debt into one more affordable monthly payment and put some extra cash back in your wallet.

**1.80% APR\* for 18 months**

or

**2.40% APR\* for 24 months.**

You can also take advantage of a low interest Bill Consolidation Loan to buy furniture and appliances, make home repairs or improvements, fund your IRA or pay taxes, take a vacation or for any other good reason.

### Applying Is Easy.

All we need is your signature and good credit. Come to the credit union or apply online. You could also consolidate debt with a Home Equity Loan or transfer your credit card balances you have elsewhere to a Garden State VISA®. Ask for the details.

*\*Preferred rate with automatic payment. Your rate may vary based on your credit history. Rates good from January 1, 2014 through January 31, 2014. Add 0.05% for payments made by coupon book.*



## BRANCH LOCATIONS

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

### Bellmawr Branch

203 E. Browning Road  
Bellmawr, NJ 08031  
Phone: 856-931-5600

Hours:  
Monday – Thursday 8:00 AM to 4:00 PM  
Friday 8:00 AM to 6:00 PM  
Saturday 8:00 AM to 12:00 PM

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

