



# Member NEWS

The Newsletter for Members of Garden State Federal Credit Union

## Protect Your Investment With GAP and/or Mechanical Breakdown Insurance

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 the credit union. 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

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!

Learn more at [www.GardenStateFCU.org](http://www.GardenStateFCU.org), in person or by calling.

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

## Check Out Our Exclusive Auto Buying Center Service Now On Our Website.



## Updated Fee Schedule Available On Our Website.

## 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)



**GARDEN STATE FCU**

*We're Here To Serve You.*

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## Deposit Your Check On Your Mobile Phone 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.

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

1. Sign the back of the check
2. Put under your name "For Mobile Deposit Only"
3. Open Touchbanking app
4. Take a picture of the front and back of the check
5. Send the check via Garden State FCU's Touchbanking 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

### 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 (Home Banking) user, apply today at [www.GardenStateFCU.org](http://www.GardenStateFCU.org). Once your account is activated, you can download the Touchbanking app (app is free) and then get started with Remote Deposit Capture. The app code is gsfcumobile. Apple and Android phones only. **Maximum deposit amount is \$2,000.**



**SIGN UP TODAY!**

*Start saving time, paper and trips to the credit union.*

# Digital WORLD



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](http://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



## Garden State's 2017 Annual Membership Meeting Reservation Form

### Meeting Date Is March 26, 2017.

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

Member Number: \_\_\_\_\_

Check appropriate box: # Attending Cost Total

Member Breakfast only-Spouse/  
Domestic partner/ kids 3-12 \_\_\_\_\_ Free \_\_\_\_\_

Breakfast only for non-household/  
Relatives of members/kids over 12 \_\_\_\_\_ at \$18.00 \_\_\_\_\_

Coco Key Water Resort  
(located in the Hotel ML) \_\_\_\_\_ at \$25.00 \_\_\_\_\_

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

Enclosed is my check for \$ \_\_\_\_\_ OR deduct \$ \_\_\_\_\_ from my

Account # \_\_\_\_\_

Signature: \_\_\_\_\_

### 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. Make attention to: Kathleen Ladd

**For breakfast this form is due no later than March 11, 2017.**

**If you are planning to purchase tickets to CocoKeys Water Park then this form must be returned to me by February 28, 2017.**

Once I receive your reservation form I will be sending to you your breakfast tickets. Bring them to the meeting because they will be used for the prize drawing. If you don't receive them call me and let me know. I will then hold them until the day of the meeting and when you arrive I will give them to you.

**The CocoKeys tickets will be given to you when you arrive at the meeting.**



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

## WANT IT? BUY IT!

### 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**

**3.49% APR for up to 6 years**

**4.24% APR for up to 7 years**

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

- Pre-approval
- Financing up to 135% 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](http://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 April 1, 2016 and are subject to change.



## Mortgage Headquarters



Refinancing the mortgage you already have can lower your monthly payment, shorten the term of your loan, avoid balloon payments, and eliminate Private Mortgage Insurance (PMI).

Finance the home you want with Garden State FCU's mortgage program which offers fixed low rates, no points, low closings costs, Rate Lock Protection, and Conventional, FHA and VA Mortgages. Stop by or call Michael Cesarano (NMLS 106866) at 1-800-713-2274, Ext. 110 to learn more! (NMLS 420108).