

member connection

A Publication For Garden Savings
Federal Credit Union Members



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Send Your Tax Refund To Garden Savings



Direct Deposit of your tax refund ensures you receive your money quickly and safely, with most refunds received within 21 days if you e-file. Select your Garden Savings account for your tax refund; **our Routing and Transit Number is 221278954.**

Keeping Your Accounts Secure.

See why the new chip card technology on your Debit Card is the safest way to transact business.

See Page 3 For More Information.



www.GardenSavings.org

Get Your Budget Back on Track: CONSOLIDATE AND SAVE

Too much debt, too many bills and even expensive credit cards can undermine the best of budgets. At Garden Savings, we recommend consolidating debt into one easy-to-manage monthly payment. Consider a Home Equity Loan which offers an excellent rate and potential tax benefits*. Or, transfer high-rate credit card balances to our low-cost Visa. Both offer savings and convenience to get your budget back on track.

An Affordable Home Equity Loan At One Low Monthly Payment

- Fixed Rates as low as 3.25% APR*
- Borrow up to 100% of your home's equity**
- Terms range from 5, 10, 15, or 20-years
- Consolidate debt or use for a major purchase or home renovation
- Credit Lines also available



Move High-Rate Credit Card Balances To Our Visa

- Rates as low as 8.0% APR***
- No balance transfer fees
- No annual fee
- Free Rewards Points on Purchases

Consolidate Debt And SAVE

A third option is our fixed-rate Debt Consolidation Loan enabling you to pay off a multitude of bills with terms of up to 60 months.

All of our loans are designed to help get your budget back on track by reducing your monthly payments, interest expense, and stress. Apply in person, call 973-576-2000 or visit <https://www.gardensavingsfcu.org>.

*Consult your tax advisor regarding the tax deductibility benefits of your home equity loan. Garden Savings FCU is an Equal Opportunity Lender. Specific terms and restrictions apply. Contact a loan officer for more details. Only available in NJ, NY, and PA.

**100% LTV loans only available with select terms and only in PA and NJ.

***Garden Savings FCU is an Equal Opportunity Lender. APR = Annual Percentage Rate. Rates are for qualified borrowers. Your rate may vary based on your credit history. Complete details are available at the credit union and online.



A Message from the President



It is hard to believe but yet another year has gone by! As we take a moment to look back at another successful year in 2015, I would first and foremost like to thank you, our members, for your continued support. Without your commitment to our institution, we would not stand as the thriving credit union that we are today.

Garden Savings is one of the ten largest credit unions in New Jersey with over \$300 million in assets and serving the needs of over 26,000 individuals. As member-owners of our credit union you help dictate our direction, our growth and our long term success and we are grateful to you for making us your primary financial institution.

2015 was a year in which Garden Savings once again thrived. We added new members, grew the credit union, and completed some large initiatives. The first major initiative that we completed was drafting a tag line. "A Better Place to Bank" was crafted in the early spring and reflects our commitment to whom and what we want to be. This tag line is now used on the vast majority of our marketing materials and has become in itself a goal of ours internally ... to truly be a better place for our members to bank. As the summer rolled around we launched our brand new look web site. The new web site went live in late July and features not only a new look and feel, but easier navigation, convenient information request forms, detailed product and service descriptions, and easier access to things such as our Click Switch checking switch kits, member discounts, and much more.

In 2015 we also announced a new alliance with Legacy Wealth Advisors. Legacy Wealth Advisors offers members an alternative to our standard banking products and will provide free financial advice and planning to our members. In the fall, we unveiled our new EMV Chip based Debit Cards ... providing members with added security and state of the art technology when making purchases. We launched additional new educational web videos and built a relationship with Seton Hall Athletics ... making our services available to all students, staff and alumni of the university.

2016 promises more of the same. We continue to strive to provide you with the most up to date technology and access to your accounts and are committed to offering a full product menu that suits the many different needs of our diverse membership. We will spend a great deal of time in 2016 focusing on improving the overall member experience. While we are proud of the institution that we are, we know that there is always room for improvement and improving our customer service is a primary objective. We know we can be better, and we will. Look for various improvements throughout the year including a larger staff to enable us to provide you even better response times.

In summary, Garden Savings continues to shine because of you, our members. We will always work to provide you the best financial institution possible so that you consider us first whenever a need arises. I wish you all a safe, healthy, happy and prosperous 2016 and I hope you join me in looking forward to another successful year!

Sincerely,

Lou Vetere
President & CEO

Garden Savings Raises \$5,000 For The Children's Specialized Hospital

We've donated \$5,000 to the Children's Specialized Hospital of New Brunswick. This amount is in addition to the \$7,000 raised at our summer golf outing, bringing the total of funds raised in 2015 to \$12,000. Our staff donates money all year by wearing jeans on Fridays in exchange for a \$5 monthly contribution. The management team also participates with a \$20 monthly contribution.

"The Children's Specialized Hospital does wonderful work, and their mission is one we completely support," says President and CEO, Lou Vetere. "As a premier provider of pediatric health care in the United States, they help children who truly need it. The organization treats more than 20,000 children annually and makes a clear and visible difference in the lives of all."



PICTURED: Nicole Fulmino of Children's Specialized Hospital is presented with a check for \$12,000 from Lou Vetere, President and CEO of Garden Savings Federal Credit Union.

Garden Savings Honors Ron Litchkowski For 25 Years Of Service

Garden Savings Federal Credit Union of Parsippany, NJ recently honored long standing board member Ron Litchkowski with an award for his 25 years of service on the Garden Savings Board of Directors. Garden Savings' president Lou Vetere presented Mr. Litchkowski with the award at the credit union's annual holiday party this past Saturday in front of staff, family and friends. "It is a true honor to present this award to Ron whose commitment and dedication to this credit union are second to none," says Vetere. "He came on board over two decades ago and helped guide the credit union out of some tough times and lead us as we grew into the strong and growing financial institution that we are today. His tireless efforts not only to Garden Savings but to various other groups, including Big Brothers Big Sisters, are unparalleled. He truly embodies the credit union spirit of volunteerism, professionalism and passion for what he does. We thank him sincerely for his efforts and wish him continued success serving on our board."



Pictured: Lou Vetere and Ron Litchkowski

Mr. Litchkowski is the former President & CEO of Mauser North America. In addition to his board responsibilities, Ron sits on numerous other committees for the credit union as well.

Social Security Claiming Options Ending Soon

The 2015 Budget Bill, signed into law on November 2nd, puts an end to two popular social security claiming strategies: File-and-Suspend (eliminated as of May 1, 2016) and Restricted Application (eliminated as of January 1, 2016).

If you will be 66 or older by April 30, 2016 or 62 or older by December 31, 2015; then there are strategies you need to be aware of that could have a dramatic effect on your retirement plans. If you meet the age criteria above and would like to schedule a confidential conversation, please call us.

Jay Gilston & Eric Sandowsky
www.legacywealthadvisorsnj.com
Call 732-677-7016 or 732-970-7363

Securities offered through Investors Capital Corporation, Member FINRA/SIPC, 6 Kimball Lane, Lynnfield, MA 01940, 800-949-1422. Advisory services offered through Investors Capital Advisory, Legacy Wealth Advisors and Garden Savings Federal Credit Union are separate entities. Securities sold by Legacy Wealth Advisors are: not insured through NCUA, not a deposit, not insured by any federal government agency, not guaranteed by the credit union, may go down in value. GUSTON LIE. #CA0154664 & SANDOWSKY LIE. #CA0F21350

Chip Card Technology Makes Debit Transactions Safer

We recently upgraded all of our DEBIT Cards to the new EMV (Europay-MasterCard-Visa) chip card technology, with Visa Credit Cards scheduled to convert later this year. As a member of Garden Savings, feel secure knowing we are always looking out for your personal security.

More about the chip card technology from www.Visa.com:



Are the new chip cards more secure than magnetic stripe cards?

Visa chip technology offers another layer of security when used at a chip-activated terminal, because it generates a unique, one-time code that is needed for each transaction to be approved.

Where can I use my chip card?

You can use your chip card anywhere Visa Cards are accepted. You can swipe your card just like you do today using the magnetic stripe on the back of the card if a chip-activated terminal is not yet available.

How will I know whether to swipe my card or insert it?

The terminal or the cashier will prompt you to insert the card into the terminal if it's activated for chip technology.

What happens if I swipe my chip card in a chip-activated terminal?

If the terminal is chip-activated, a prompt on the screen will advise you to insert your card and follow the instructions. Until the technology is available everywhere, chip card acceptance may vary by type of payment card at some merchants.

See all of the FAQs at <https://www.visa.com/chip/personal/security/chip-technology/chip-cards/faq>.

Bulletin Board

Convenient Mobile Banking

Download the App by visiting the iTunes App Store or Google Play Store.

Try 24/7 Remote Check Deposit

Once you've downloaded the app, make easy remote deposits. Simply snap a picture of your check and click deposit.

Must be enrolled in Online Banking. There is no charge from GSFCU, but messaging and data rates may apply.



Holiday Closings

Martin Luther King, Jr. Day
Monday, January 18, 2016

Presidents Day
Monday, February 15, 2016

Good Friday
Friday, March 25, 2016

Get rates as low as 2.00% APR!¹

And, we'll give you Kelley Blue Book[®]

Trade-In Value for your vehicle.²

Upon used vehicle purchase from Enterprise Car Sales.

January 1 – 31, 2016

Call 888-554-9328 to get pre-approved by your credit union today!

Call 866-227-7253 for the nearest Enterprise Car Sales location

or preview our great selection of quality used vehicles at enterprisecarsales.com/cuautorates



Consumer disclosures: 1: APR=Annual Percentage Rate. Rates as low as 2.00% APR for 60 months. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. 100% Financing available including Tax, Title and License. Financing for qualified Garden Savings Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles purchased from 1/1/16 – 1/31/16. 2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2015 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Used vehicles are previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer.

The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales.

Contact us to find out how you can enjoy the money-saving products and convenient services your Credit Union offers.



Main Office / Branch Locations

Parsippany Branch/Main Office

Open to Public
129 Littleton Road
Parsippany, NJ 07054
Phone: 973.576.2000
888.554.9328
Fax: 973.316.0317

Maplewood Branch

Open to Public
709 Irvington Ave
Maplewood, NJ 07040
973.761.7090

Dover Branch

Open to Public
Phone: 973.361.3770
Fax: 973.361.1528

Newark Branch

Open to Public
Phone: 973.576.2072
Fax: 973.274.1482

Alcatel-Lucent*

Phone: 973.576.2005

Colgate/Palmolive*

Phone: 973.631.9062

Marotta Controls*

Phone: 973.334.7800, ext. 292

College of St. Elizabeth

ATM Location Only

To find surcharge-free ATMs, free Shared Branch locations and our branches' hours, go to www.gardensavings.org/locations-hours.

www.GardenSavings.org

*ATM Location. Badge Required Locations. Limited access to public.



Become a fan of Garden Savings on Facebook at www.facebook.com/gardensavingsfcu

Be the first to find out about current news, events, promotions and much, much more.

Student Loans For Every Need

We can help you to pay for college right now or refinance other student debt into something more manageable. Our Student Loans offer competitive rates, flexible repayment options, and easy processing.

- Save with low rates
- No fees or prepayment penalties
- Potential perks based on academic performance and payment history

Once approved, funds can be used for any qualified educational expense including tuition, room and board, books, and even computers. Borrow as little as \$2,000 or up to cost of attendance per year (maximum of \$120,000 in undergraduate loans or \$160,000 in graduate loans). Ask us for details.

To apply: <http://www.lendkey.com/studentloans/gardensavings/>.

College students, follow our blog: <https://www.gardensavingsfcu.org/benefits-education/educational-resources/student-resources.html>.

Need To Conduct Business Away From Home?

Visit Hundreds of Shared Branch Locations

When you bank at Garden Savings, you're never far from your money. Consider using a Shared Branch to transact business. With hundreds of locations, you can take care of business no matter where you are.

Access 70,000 Surcharge-Free ATMs

Maybe getting money while on the road is what's most important. Forget about unreasonable fees or too few locations. We've got you covered with more than 70,000 surcharge-free ATMs across the nation.

Find the Closest Shared Branch or ATM:

<https://www.gardensavingsfcu.org/about-us/locations-hours.html>



LOVE MY
CREDIT UNION
REWARDS

Love Your Savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. Garden Savings is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

RECEIVE A 10% DISCOUNT (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)

- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan

