

Member Connection

A PUBLICATION FOR GARDEN SAVINGS FEDERAL CREDIT UNION MEMBERS

COLLEGE BOUND?

Apply for the NJCUL Scholarship!

High school members graduating this spring have a chance to win \$1,000 from the New Jersey Credit Union League's Youth Involvement Board (YIB). PLUS, the two highest scoring Garden Savings applicants will receive \$500 book scholarships from us!

Eligibility

You must be a member in good standing and enrolled as a high school senior at the time of the application. Scholarship funds can only be used for tuition at an accredited educational institution for the 2017/2018 school year.

Apply by March 31, 2017.
Request your application by emailing mpowers@gardensavingsfcu.com.

Student Loans

Attaining your degree is the focus. Don't let money – or the lack of it – be your concern. We can help you to pay for college right now or refinance other student debt into a loan that's 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*

Go to <http://www.lendkey.com/resources> for more details. With help from Garden Savings, your college degree is within reach!



Make Financial Success Your New Year's Resolution!

We offer excellent rates and services to help you manage your money. We're your financial partner and want to ensure your financial success. That takes more than just great rates.

Resources To Help You Succeed

You can tap into many free educational resources on our website. Tools that can help you to set financial goals, boost your credit score, protect your identity, and make educated financial decisions.

See the topics pertinent to you on our Benefits & Education tab at www.gardensavings.org:

- **Financial Wellness Center** – boost your overall financial knowledge
- **Piggybot** – free learning app for the kids
- **Video Center** – watch our informative videos on an array of topics - www.gardensavingseducation.org
- **Student Resource Center** – get tips about paying for college

Make financial success your New Year's resolution. Remember, the money choices you make today can make a significant impact in the long-term.



Boost Your Financial Knowledge: **WIN \$500!**

Go online and complete five of the seven video modules at www.gardensavingseducation.org, and you will be entered to win \$500!* The modules are straightforward and informative – and a way to get ahead in this financial world. Winner will be drawn on or about June 15, 2017.

**Winner must be an active Garden Savings Federal Credit Union member with at least \$5 in a member savings account. No purchase necessary.*



A Message from the President



"Accomplishments and Goals"

Happy New Year! Another calendar year is in the books and Garden Savings Federal Credit Union continues to thrive while we work hard to provide our members with great products, great rates and great service. As member owners of our credit union, you are the reason we are as successful as we are and we thank you for your continued support of our financial institution. We ended the 2016 calendar year with over \$340 million dollars in assets making us one of the ten largest credit unions in New Jersey. We are financially secure and built to grow and provide you with an even better financial institution. While the political climate has changed and a new president of the United States moves into office this month, we believe that our credit union will be successful in any environment and that 2017 will be another outstanding year for Garden Savings.

2016 was a productive year for Garden Savings. We enhanced our product offerings with EMV "chipped" debit and credit cards, a new travel discount web site, a 100% loan-to-value home equity loan product, free seminars from our trusted business partner Legacy Wealth Advisors, and our recently launched on-line account opening system. We offered great rates including a CD promotion that gained national attention with how terrific our rate offer was. In addition, we were able to do something very near and dear to us: support local non-profit organizations. In 2016, we raised over \$25,000 in charitable contributions for the

Children's Specialized Hospital, Big Brothers Big Sisters of Northern New Jersey, and the Youth Education and Employment Success Center of Newark. These combined accomplishments resulted in us being named the New Jersey Credit Union League's 2016 Credit Union of the Year. We were both proud and humbled by this recognition and we thank you for helping us to achieve it.

As we embark upon 2017, we anticipate another outstanding year. We are committed to enhancing our service culture to provide you with a better banking experience. Our employees will be trained to recognize opportunities to save you money on loans and help to make you money on your deposits. We will launch new products such as pre-paid debit cards and enhance our checking accounts. We will remain committed to our all of our employer groups including Alcoa, Nokia, Marotta Controls, Honeywell, the College of Saint Elizabeth and Seton Hall University. We will put more systems in place to expedite your transaction experience and look for additional ways to add members and grow our organization. Most of all, we will continue to be dedicated to our mission: to be our member's first choice in banking by forming a partnership they value most. At the end of the day, our success is directly related to how you perceive us and how much value we provide to you. We know that our competition is vast and that you have choices. We want to be your choice.

I would like to wish each of you a safe, prosperous, happy and healthy 2017. We value your membership and hope that you will continue to support Garden Savings and truly believe that we are indeed "A Better Place to Bank!"

Sincerely,
Lou Vetere, *President & CEO*

RATES AS LOW AS 2.25% APR.¹ AND, WE'LL GIVE YOU THE KELLEY BLUE BOOK® TRADE-IN VALUE FOR YOUR VEHICLE.²

When you finance an Enterprise vehicle with Garden Savings Federal Credit Union.

January 1 – January 31, 2017

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

cuautodeals.com



¹: APR=Annual Percentage Rate. Rates as low as 2.25% 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 January 1 – January 31, 2017. This offer cannot be combined with any other offer. ²: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2016 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 were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Photo for illustration purposes only. 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. © 2016 Enterprise Car Sales.

LOWER YOUR RATE!

Refinance Your Mortgage for Only \$444*

Enjoy the savings of a lower-rate mortgage along with reduced closing costs! You could reduce your monthly payments to help with your cash flow or even shorten the length of your term.

Refinance your New Jersey home with closing costs of just \$444.

- Choose from 15, 20 and 30-year fixed-rate terms
- Convenient online payments
- Local service for life

Save with a lower rate, and for a limited time, reduced closing costs. Call 973-576-2000 to get started or visit <https://www.gardensavingsfcu.org/loans/personal-loans/home-mortgage-loans.html>.

*Garden Savings FCU is an Equal Housing Lender and an Equal Opportunity Lender. This offer is for a limited time only and is subject to termination without notice. Only available for properties in NJ. Total closing cost of \$500 includes only those items listed above. Other fees may apply. The \$500 is a discounted package of settlement services offered to approved applicants. Available only for single-family, owner-occupied properties and approved condominiums. Minimum loan amount of \$100,000. Investment properties and co-ops are not eligible. Applicant will be responsible at closing for payment of interim interest and for funding an escrow account for real estate taxes and insurance; real estate taxes, homeowners insurance and Private Mortgage Insurance if applicable may also apply. Applicant will also be responsible for payment of all settlement items between applicant, as buyer, and seller for the purchase of the applicant's home, and for applicant's attorney fees. Cannot be combined with other offers. Subject to credit approval and title qualifications. Additional terms and conditions apply. We require a 20% down payment on your purchase. Down payments less than 20% are acceptable but require the purchase of Private Mortgage Insurance (PMI).



Garden Savings Donates \$12,500 To The Children's Specialized Hospital



PICTURED: Nicole Fulmino of Children's Specialized Hospital is presented with a check for \$12,500 from Lou Vetere, President and CEO of Garden Savings Federal Credit Union.

In 2016, Garden Savings donated a total of \$12,500 to the Children's Specialized Hospital of New Brunswick. This amount includes \$7,500 from our summer golf outing and \$5,000 from our staff's "Jeans on Friday" contributions.

"Children's Miracle Network and the Children's Specialized Hospital continue to do fantastic, altruistic work for children who need help more than most of us could imagine," says Garden Savings President and CEO, Lou Vetere. "They are the premier provider of pediatric health care in the United States and treat thousands of children each year, making their lives exponentially better."

Nicole Fulmino of Children's Specialized Hospital received the check and recently honored Garden Savings at the New Jersey Credit Union League convention as the hospital's "top New Jersey credit union supporter" in 2016.

Bulletin Board

Financial Workshops Benefit Members

Garden Savings and our community partner, the Irvington Public Library, recently hosted a series of financial workshops at the library. Topics ranged from goal setting to improving your credit score. "It was a great experience for the attendees. Many were present all three weeks. We were able to discuss, as a group, small steps families can take to improve their financial health in the New Year," explains Mairead Togneri, Business Development Manager for Garden Savings. "We're also grateful to the library for the opportunity to connect with residents and the communities we serve."

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 16, 2017

Presidents' Day
Monday, February 20, 2017

Good Friday
Friday, April 14, 2017

Too Much Holiday Debt?

If you have leftover debt from the holidays, we can help with a consolidation loan and take advantage of 36-60 month terms to pay. Combine your debt with a Home Equity Loan or transfer high-rate balances to our low-rate Visa Card. Learn more at www.gardensavings.org.

Book Your Winter Getaway Travel Club Offers Discounts and More

Are you yearning to escape to somewhere warm? Before you book your trip, consider our Credit Union Travel Club. With this free, MEMBER-ONLY discount travel site, you can reserve hotel accommodations, air, cruises and more, for less than the national sites! Register at www.credituniontravelclub.com, click the banner on the Home Page and use activation code **GSTRAVEL**.



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



"A better place to bank"

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

Nokia/Alcatel-Lucent*

Phone: 973.576.2005

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.



Your Must-Have Card: Customized Pirate Blue SHU Debit Cards Available

Students, faculty, alumni, and fans: Show your school spirit and order your custom Visa Debit Card featuring the Pirate Blue SHU. Simply open our free VIP Checking account. Learn more at <https://www.gardensavingsfcu.org/accounts/shu-debit-card.html>.

Members Get Exclusive Discounts From Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:



- ♥ \$100 cash back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- ♥ Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Garden Savings Federal Credit Union.

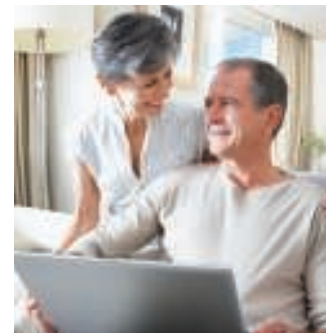
Start saving today at LoveMyCreditUnion.org.

Are You Fit To Retire?

Our Financial Planning affiliate, Legacy Wealth Advisors, has just achieved certifications as Fit-To-Retire® coaches. This exciting, new holistic program helps people get ready for the retirement of their dreams. In addition to financial readiness, the program aims to increase preparedness and enthusiasm in four other important areas of retirement success: Health & Nutrition, Self-identity, Social and Personal Relationships.

How Does It Work?

1. Take the complimentary survey.
<https://www.fittoretire.com/legacy-advisors/survey/new>
2. Schedule a meeting with your certified Fit To Retire Coach to get a comprehensive assessment report.
3. Plan your retirement with a customized pre-retirement checklist that will set you up for a successful transition.
4. Use your personalized 100-day playbook to help you get ready for the first three months of your retirement adventure.
5. Upon completion of the Fit To Retire assessment, we will schedule your complimentary consultation, where you will receive a \$10 gift card



Please contact us: **LEGACY WEALTH ADVISORS**

Jay Gilston: 732-677-7016 Eric Sandowsky: 732-970-7363

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