

member connection

A Publication For Garden Savings Federal Credit Union Members



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Feeling Some Financial Pressure?



When you have too many bills, you could take control of your debt with a Garden Savings Debt Consolidation or Home Equity Loan. It's your chance to relieve the financial pressure with one, more affordable monthly payment. You could save on interest too. Call or stop by the credit union for the complete details.



www.GardenSavings.org

Save Instantly When You Combine Your Holiday Bills...

Spend a little too much during the holidays or over the past year? Tired of paying more interest than you should? There is a more affordable solution.

Simply transfer your high interest store charge card and credit card balances you have elsewhere to a new or current Garden Savings Visa® Platinum Credit Card. You'll save instantly with our special introductory and regular low rates.

- Balance Transfers Only 2.90% APR (for a full six months)
- Regular Rates As Low As 8.00% APR
- No Balance Transfer Fee
- No Cash Advance Fee
- Earn Scorecard® Rewards
- And More!



You Deserve A Better Credit Card

Start saving today. Contact us to transfer your balances by calling 973-576-2000. To apply for a Garden Savings Visa Credit Card visit www.GardenSavings.org or scan the QR code above.

*APR = Annual Percentage Rate. Rates shown are for qualified borrowers. Your rate may vary based on your credit history. Balance transfer introductory rate reverts to your regular rate after six months. Complete details are available at the credit union.

Why Pay More? Introductory Rate*

2.90% APR



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talk about savings. say hello to the Sprint Credit Union Member Discount.

Consumers Save 10% or 15% Businesses Save

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more

- Call: 877-SAVE-4-CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount

- Consumer: PACUC_ZDA
- Business: PACUC_ZB_ZM

Credit union membership validation is required.

Sprint

LOVE MY CREDIT UNION REWARDS

Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.

Credit approval req. Early Termination Fee (approx. \$350). Offer 12 mos. up to \$200/mo. 1. Discount available for eligible company employees or CU members (excluding vendors). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Coverage only applies to data for wireless only for Unlimited, My Way and Family plans. Sub. 100, and priority line on Talk Share 100. Offer terms, offers and coverage not available everywhere or for all phone numbers. Restrictions apply. See store or sprint.com for details. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

3014 Sprint Store #000222 00014 CU Savings Drop 03/16/14 3008

What makes credit unions so great? YOU, the MEMBERS.

A Message from the President



Welcome to 2015! As we close the door on yet another successful year at Garden Savings Federal Credit Union, I wanted to take a moment to both review our accomplishments and express our gratitude to you, our members,

The theme of last year's Garden Savings executive strategic planning meeting was "Movin' On Up" and moving on up is what we did. We continued to add new members, new loans and new services to our growing organization. In May we officially announced a merger with Essex Division Telephone Federal Credit Union that brought over two thousand new members into our financial family and increased our asset size as well. Today we stand as a financial institution that is over \$300 million in assets from nearly 30,000 members which makes us one of the top ten largest credit unions in the state of New Jersey.

So how does our growth benefit our members? It's a wonderful thing to grow a credit union but at the end of the day, as a not-for-profit financial cooperative, our growth is really about providing more products and services to you. In 2014, we accomplished this by launching a number of new initiatives. In April we launched our new mobile banking application that allows our members to access their accounts and make transfers and pay bills from their smart phone or tablet. The app even comes with the ability for Remote Check Deposit which enables you to snap pictures of checks from your smart phone or tablet and deposit them into your accounts without ever setting foot in one of our branches. When you couple this service with our existing on-line banking application, e-statements, debit cards, surcharge-free ATM network and shared branching network, the ways that members can access Garden Savings are plentiful. Convenient access from a multitude of locations is not just a future plan anymore. It is a reality and one that makes Garden

Savings even more appealing to a growing number of members and potential members alike.

Our growth strengthens our credit union and better positions us for years to come. While we remain committed to our "people helping people" roots and the general financial altruism that credit unions stand for, we also recognize the importance of being a large enough credit union to sustain the bumps and bruises of an ever changing economy. Every year more and more small credit unions, and banks, are unable to prosper enough to offset their operations costs and thus wind up needing a larger institution to merge into or they go out of business altogether. Garden Savings remains committed to being one of the institutions that is strong enough and large enough to never have to be in such a situation. That is why each year we look to not only provide more and more products and services to our members but to also improve our overall financial standing. I would invite each of you to review our full financial portfolio through our governing body, the NCUA, at www.NCUA.gov and follow the links to "find a credit union" and review our impressive call report numbers.

In 2015 we anticipate more of the same. We anticipate growth. We anticipate new products and services. We anticipate a better user experience which will be highlighted by an entirely new and upgraded web site by mid-summer. We anticipate more access points, easier ways to make loan payments, additional credit card perks, electronic signatures and much, much more. In summary we expect to deliver you more of what you want and a financial experience that is second to none. I thank you all for helping to make us the credit union we are today and wish you all a very safe, healthy and happy new year!

Sincerely,

Lou Vetere
President & CEO
Garden Savings Federal Credit Union

Get rates as low as 1.99% 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, 2015

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

Call 1-866-227-7253 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 1.99% 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. This offer cannot be combined with any other offer. Offer valid 1/1/15 – 1/31/15. 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. 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.

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NEW 24/7 SERVICE! Send & Receive Payments With **popmoney**

It's the secure way to receive or send money to anyone 24 hours a day. All you need is their name and email address or a mobile number – or you can provide your information to receive funds.

- No checks, stamps or money orders needed to make payments
- No need to wait for checks to clear
- No extra deposit trips

Popmoney is quick too. Transactions usually take less than a few business days, regardless of where the recipient banks. Learn more at the credit union or online.

24/7 ACCESS PLUS! What Is Your Membership Worth?

What is the total value of your Garden Savings membership? That depends on how many loans, accounts and services you have. The more you have, the higher the value.

The reason you save time and money at Garden Savings is simple. Your credit union is a not-for-profit financial cooperative. We are not concerned with generating profits for stockholders. We return our excess earnings to you in the form of better loans and services. It's what makes your credit union different and better than other financial institutions.

You can also make your financial life easier with your credit union's 24/7 easy access accounts and services, the free and low fee convenience you need to manage your money from anywhere, at anytime.

- ✓ Free Checking Accounts
- ✓ Free Online & Mobile Banking
- ✓ Free Remote Check Deposit
- ✓ Free Online Bill Pay
- ✓ Free Visa® Debit Card
- ✓ Free Direct Deposit/Payroll Deduction
- ✓ Free eStatements
- ✓ Popmoney Payments (See article above)



Be sure to take full advantage of your Garden Savings membership. You can learn more and save more at the credit union and online. Click Personal Banking or scan the QR Code.



Go Green With eStatements

No more piles of paperwork. You also won't have to worry about losing a statement or having it stolen from your mailbox by identity thieves. Protecting the environment is another great reason to switch.

eStatements have the same information as a paper statement, but are delivered electronically. When your monthly and/or quarterly statement is ready, you will receive a notification by email. You can then logon to online banking to view, download or print your statement. If you forget to review your statement, it's not a problem. It's available for one full year.

Switch to eStatements and you will also help lower your credit union's operating costs. Lower costs enable us to return the savings to you with better loans and services. It's a great deal for all of us. Go green today!

Remember: Your Credit Rating Goes Wherever You Go

If bad, it's a heavy burden that comes between you and life's goals. If good, it's a priceless BEST FRIEND opening doors to opportunity and easing your way through.

Good Credit Is Fragile. Protect It!

Holiday Closings 2015

Martin Luther King, Jr.
Monday, January 19, 2015

President's Day
Monday, February 16, 2015

Good Friday
Friday, April 3, 2015



View Our Privacy Statement Online

At your convenience, you can view and download our Privacy Statement online. Visit www.GardenSavings.org and click the link at the bottom of our home page – or scan the QR Code.



Make Garden Savings FCU Your Full-Service Financial Institution!

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

Honeywell Branch*

Phone: 973.455.4020
Fax: 973.455.3404

Marotta Controls*

Phone: 973.334.7800, ext. 292

College of St. Elizabeth

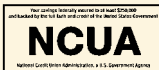
ATM Location Only

To find surcharge-free ATMs, free Shared Branch locations and our branches' hours, go to

www.gardensavingsfcu.org/locations-hours.

www.GardenSavingsFCU.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.



Garden Savings Employee Honored Turns 97 Years Young In February!



Helen Rykowski has been a Garden Savings member and part-time employee for over 30 years. Helen was honored at last year's New Jersey Credit Union League Convention and was interviewed for the league's newsletter. To read the complete story, scan the QR Code. Helen will be celebrating her 97th birthday in February. Happy Birthday Helen!

What You Should Do To Protect Your Identity



The recent number of data breaches at stores and other financial institutions is alarming. That's why it is so important to protect your personal information.

- Keep your security codes and passwords confidential. Never keep them in your wallet. Believe it or not, people do.
- Be sure no one is watching you enter your password when using any mobile device, at an ATM, and when making a purchase.
- Never leave a mobile device or public computer unattended when you are logged into online banking. Your account information could be accessed while you are away.
- Always exit the system to end your session. Do not simply close your browser. When you exit the system, no further transactions can be processed until you login again.
- Keep your computer and mobile devices free of viruses. Never access online banking with a device you know has a virus.
- Shred any printed statements and account information you don't need.

If you have a security question or to take advantage of your credit union's online and mobile banking services, call or stop by the credit union.

Home Buying Made Easier Special \$2,444 Closing Costs Offer!

You can still take advantage of today's low mortgage rates and your credit union's special closing costs offer. But don't wait too long, this opportunity won't last forever.

- **\$2,444 Fixed Closing Costs***
- **Conventional Mortgages**
- **Adjustable Rate Mortgages (ARMs)**
- **Terms Up To 30 Year**
- **Interest Is Usually Tax deductible****

For the complete details, come to the credit union or call the loan department at 973-576-2000. You can also scan the QR Code.

Don't miss this opportunity!



*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 \$2,444 does not include mansion tax when applicable. The \$2,444 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. **Check with your tax advisor. Most members qualify.

