

member connection

A Publication For Garden Savings
Federal Credit Union Members

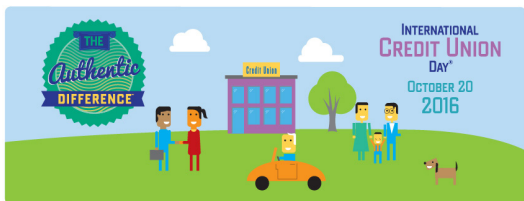


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Need A Gift Idea?

We're waiving the fee on our Visa Gift Cards, Dec. 1 – 31. Select from our assortment of cards at any branch office.



Join us for the festivities on
International Credit Union
Day, Thursday, October 20.
We'll be celebrating
"The Authentic Difference!"



www.GardenSavings.org

We're Making Holiday Shopping Fun Again!

Your Garden Savings Visa® Is Your Best Bet For Savings And Convenience This Holiday Season.

Shopping's always more fun when you're saving money. This holiday season, be sure to use your Garden Savings Visa for everything from gifts to travel to entertaining. You'll love the savings while you snatch up those holiday bargains. And what's not to love about worldwide convenience and added security features? Use your Visa for everything this holiday season and save!

Perfect For Your budget:

- Rates as low as 8.0% APR*
- No annual fee
- 25-day grace period on purchases
- Free balance transfers

Added Peace Of Mind:

- Make purchases safely and quickly.
- Verified by Visa® offers added security for every online purchase. Register for free at www.visa.com/verified.
- Sign up for new Purchase Alerts to watch for fraud.

Earn uChoose Rewards®:

- Receive one point for every dollar spent.
- Redeem points for travel and other rewards.
- Track and manage your rewards online.

Not A cardholder? Not A problem.

Apply today, and you'll have your card in plenty of time for the holidays. Call 973-576-2000 to apply or visit www.gardensavingsfcu.org/loans/credit-cards.html.

* 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.



Holiday Club Funds Are Ready!

This special savings account is a terrific way to budget for the holidays. Instead of coming up with the cash all at once, you can save all year long for holiday expenses – and avoid unwanted debt. You'll earn a competitive dividend every month with funds available every October.*

Get a jumpstart on next year's shopping season. Learn more about Holiday Clubs at www.gardensavingsfcu.org/accounts/personal-savings/club-accounts.html.

*The dividend rate and Annual Percentage Yield (APY) may change every dividend period. Early withdrawals subject to penalty. The penalty for early withdrawal is a forfeit of dividends earned.

A Message from the President



"Every Vote Counts"

It's hard to believe that yet another election year is upon us. For the first time in eight years, the United States of America will usher in a new President. The media frenzy surrounding the election has been at an all-time high, and there is no doubt that the heated and repeated vitriol between the two primary candidates has soured the voting public. However,

despite the fact that many voters are contemplating "not supporting either candidate," the importance of voting remains tantamount to the success of our election process.

Every vote counts. Come November, your vote no matter who it is cast for, will help to shape the future of this country for at least the next four years. Policy will change, federal judges will change, taxes and public funding programs will change. Even the structure of the Consumer Financial Protection Bureau could change and hence, regulations that govern financial institutions including credit unions could change. The bottom line is that change is inevitable but exercising your right to vote will help to shape what those changes are. In fact, the election process is in many ways a macrocosm of your voice within Garden Savings Federal Credit Union.

Every member counts. As a member of Garden Savings, you are a shareholder of our organization. Each individual that has at least \$5 on deposit in a savings account with us is a member with a voice, a vote and a say in how we operate our business. When you tell us that you're interested in new products and services, we listen and research those products and in many cases implement them and add them to our product menu.

When you ask for increased access points and service levels, we evaluate areas of need and improvement and address them expeditiously. Most important of all, you help us to elect our Board of Directors.

Our Board of Directors is comprised of seven volunteers that give of their own time, with no compensation, to make sure the credit union is managed and operated properly. Our Board helps us to form policy and oversee the philosophy and focus of the credit union. They impart their wisdom and knowledge from a wide variety of life experiences and job functions to make sure that the credit union that serves our 25,000+ members is one that we can all be proud of.

Each April in this very newsletter we inform our members about our May Annual Meeting in which these board members are elected and re-elected. All of our members are invited to attend the meeting and share their thoughts in this open forum. By electing and voting for these individuals, you are replicating the voting rights that we each have as Americans. You shape who we are much as your vote this November will help to shape who the country is. I urge you all to lend your voice to Garden Savings much as you do to the United States and play a part in what we offer, how we offer it, and how we can make a better credit union for years to come.

Thank you for your support of Garden Savings and for making a difference. No one is quite sure how this upcoming Presidential election will shake out, but one thing is for sure... America will continue to prosper. With your help and your knowledge, I am confident that your credit union will too. Share your voice because every voice matters and this is the gift that a free nation continues to provide to all of us.

Sincerely,

Lou Vetere
President & CEO

RATES AS LOW AS 2.75% 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.

October 1 – November 30, 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

cuautodeals.com



1: APR=Annual Percentage Rate. Rates as low as 2.75% 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 October 1 – November 30, 2016. 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 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.

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.

Keeping You Financially Fit

We've dedicated our Benefits and Education tab at www.gardensavings.org to improving your financial well-being. Get tips on Fraud & ID Theft Prevention; download PiggyBot, a free educational app for the kids; or tap into our Student Resource Center and learn about college funding. We also offer an array of educational videos through our Video Center.



There's more!

Seton Hall Students and Staff: visit our online Financial Wellness Center at www.gardensavingseducation.org.

Win a \$500 Book Scholarship

Students completing five online educational modules will be entered to win a \$500 book scholarship.* We'll announce the winner in December.

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

Still Totally FREE!

VIP Checking Is a Great Way to Manage Your Money.

Value, convenience, and dividends earned on your funds all add up to a great value – and an easy way to take care of your daily payment needs. Conduct unlimited transactions every month and manage the account within Online or Mobile Banking.

Your VIP Account Benefits:

- ✓ Free Visa Debit Card
- ✓ Earns dividends on balances of \$750 or more
- ✓ No monthly service fee or minimum balance requirements
- ✓ Unlimited debits and check writing
- ✓ \$1 minimum deposit to open

Learn more about VIP Checking at www.gardensavingsfcu.org/accounts/personal-checking/vip-checking.html.

24/7 Convenience

Life's A Little Easier with E-Services.



Debit Card – An easy way to pay anywhere Visa is accepted! Using your debit card is safer than carrying cash, is great for online purchases, and transactions are easy to track within Online Banking.

Online Banking & Bill Pay – Take care of transactions from your computer or tablet at home or work, when it's convenient for you. Monitor balances, transfer money, make loan payments and pay bills. You can even apply for a loan!

e-Statements – Paperless is the way to go. You'll conserve our natural resources, your information stays secure, and, you can view your information sooner – on the first of every month!

Mobile Banking – You can access our mobile site quickly right from your smartphone, and take care of transactions anytime. Download our app at www.gardensavingsfcu.org/services/banking-services/mobile-banking.html.

Remote Check Deposit – The perfect complement to Mobile Banking, just snap a picture of your check, click deposit, and your deposit is on its way.

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

Bulletin Board

International Credit Union Day

Thursday, October 20, 2016

Stop in for refreshments, giveaways, and fun.

Holiday Closings

Columbus Day Monday, October 10th

Veterans Day Friday, November 11th

Thanksgiving Thursday, November 24th

Friday, November 25th

In Observance of Christmas Monday, December 26th

In Observance of New Year's Monday, January 2nd

Golf Outing Raises \$15,000 For Our Community



In July, we raised \$15,000 for the Children's Specialized Hospital of New Brunswick and the Rutgers Youth Education and Success Center (YE2S Center) of Newark at our 6th Annual Golf Outing. These local organizations will both share in the proceeds.

"Our outing continues to grow each and every year, and we have successfully increased our contribution to these great organizations accordingly," adds Lou Vetere, President and CEO of Garden Savings. "The Children's Specialized Hospital and the YE2S Center are fantastic organizations that do well to help children lead better lives, and that is a cause near and dear to my heart and all of the people involved in this event. I would like to pass along my sincere gratitude to each and every person that endured the 97-degree temperatures and made the outing a tremendous event."

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.



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

**Need To Save More Money For Retirement?
Need To Save Money For College Tuition?
Want To Make More Money On Your Investments Than You Are Now?**

We are Legacy Wealth Advisors, and we are the strategic financial advisory partner for Garden Savings Federal Credit Union. We can offer you a variety of financial products with rates ranging from 3% to 8%. Legacy Wealth Advisors has over 45 years of combined financial planning and investment management experience.

We will provide a complimentary financial review to Garden Savings members. Let us help you reach your goals!



CALL US TODAY!

Jay Gilston and Eric Sandowsky,
Licensed Financial Planners
at (732) 385-1171.

**LEGACY WEALTH
ADVISORS**

800 Tennent Road, Suite 2 • Manalapan, NJ 07726
Lwanj.net

Products offered and sold by Legacy Wealth Advisors are not insured by the NCUA. Legacy Wealth Advisors are a trusted third party of Garden Savings Federal Credit Union but are not a part of Garden Savings Federal Credit Union. Garden Savings is not responsible for products sold by Legacy Wealth Advisors.

VISA Purchase Alerts

We're taking security to the next level with this added safety feature.

In September, we launched Visa Purchase Alerts – a free benefit for all of our Visa cardholders. This enhanced security feature enables you to receive alerts based on purchases you've made with your Visa. You can use the info to monitor transactions, watch for fraud, and even to make future purchase decisions. Receive alerts via text message or email. Visa Purchase Alerts – just one more way we're looking out for you! Learn more at www.gardensavingsfcu.org/loans/credit-cards.html.



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

