

member connection

A Publication For Garden Savings
Federal Credit Union Members



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Apply For A Low-Cost Mortgage



You still have time to save with our special \$500 mortgage application package. Now's the time to buy; see us first for your mortgage!

* Restrictions apply. Only available for properties in NJ. Total closing cost of \$500 includes application fee (\$425 value), appraisal fee (\$350 value), commitment fee (\$445 value), and credit reporting fee (\$22 value). Other fees may apply.

REAP THE TRUE POWER OF YOUR HOME'S EQUITY

Larger Loan Amounts:

A home equity loan from Garden Savings lets you use the power of your equity to borrow money at a great low rate. We also offer larger loan amounts, up to 100% of your home's LTV or Loan-to-Value*, so you can tap into MORE equity for MORE cash. Apply today, and get all the money you need.

Savings And flexibility:

- Financing up to 100% LTV*
- Affordable fixed and variable rates
- Terms range from 15 to 30 years
- Easy application and approval
- Credit lines available for ongoing needs
- No annual fee or pre-payment penalties

The versatility of your home equity loan is unmatched, and the uses as wide-ranging as your imagination. Most benefit from a potential tax deduction, too. See your tax advisor for details.

Versatility:

- Update your home
- Take a dream vacation
- Buy a new car or boat
- Pay for college
- Consolidate debt



What will you do with the power of your home's equity?

Start your application and enjoy the benefits of this affordable financing option. Stop by our office, visit www.GardenSavings.org, or call 973-576-2000.

*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. Subject to credit approval. Additional terms and conditions apply. Check with your tax advisor regarding a potential tax deduction. Available in NJ, NY, and PA. Primary residence only.



www.GardenSavings.org

Property values are plentiful in NJ. That's why we're offering more for your money when it comes to a home equity loan or line.

A Message from the President



"A Better Place To Bank"

Garden Savings Federal Credit Union has spent a great deal of time over the past few years developing our image and our brand. We've concentrated our efforts on rolling out new products and services, tweaking the look of our marketing, and expanding our marketing channels into such areas as digital advertising, television, billboards and social media. We have increased our overall exposure and brought greater awareness to our credit union than ever before and this year we'll be expanding that awareness even more with our brand new forthcoming web site redesign. As we accomplished all of these things however, one thing that became growingly evident was that there was something missing - and that "something" was a slogan or "tag line."

In early 2015 we set out to develop a tag line that fit not only who Garden Savings is right now but who we aspire to be. We met numerous times and involved our entire staff in the process. After months of discussions that entailed evaluating and tweaking suggestions, we finally agreed on a slogan that we thought defined us better than any other and we unveiled the tag line at our Annual Meeting Dinner this past May. Garden Savings Federal Credit Union ... "A Better Place to Bank."

What made this tag line so appealing to us? What does it really say about Garden Savings? Why does it work for our members and future members? Here are five reasons why we chose "A Better Place to Bank":

1. Clarity. Credit Unions are the best kept secret in the banking industry. Despite more members than ever before, most people still do not know what it is we do. Therefore, by using the word "bank" in our slogan but by keeping the words "Federal Credit Union" in our name, potential members know that a federal credit union is a place they can do their banking.

2. Directness. We believe that by saying we are a "better" place to bank we get right to the point. Compare us to the big banks. Compare us to community banks. At the end of the day, we believe we are the better choice.

3. Humility. Garden Savings started from the ground floor way back in 1968 and we stay true to those humble roots even today as one of New Jersey's largest credit unions. The slogan we chose isn't over the top. It is not boastful or flashy. It is simply who we are, what we do, and how well we do it.

4. Easy to Remember. We like to think that when it comes to banking, our members think of us first but in order to keep our name in the forefront of everyone's mind, we needed a tag line that was brief and easy to remember. "A Better Place to Bank" ... simple, straightforward, only five words, and easy to remember!

5. Marketing & Word of Mouth. If our members remember it, they can explain who we are to their friends and family members even easier. "Where did you get that great rate on your mortgage?" "At Garden Savings, A Better Place to Bank." We hope this marketable tag line positions us to better describe Garden Savings, not just in our own marketing communications, but for our members as well.

I hope you will join me in embracing this tag line as a true indicator of who we are, what we do, and how we deliver our services to you, our members. It is our hope that the next time you think of Garden Savings for any of your financial needs that your experience is one that proves we are indeed A Better Place To Bank.

Have a great rest of your summer.

Sincerely,
Lou Vetere
President & CEO
Garden Savings Federal Credit Union

Students Learn To Budget At Reality Fair

More than 180 students participated in our recent Reality Fair at Barringer High School in Newark. The program is a hands-on learning opportunity for area high school students, including a simulation of spending and budgeting based on career choices and lifestyle decisions. With the help of credit union staff, students created a budget based on income while allocating funds for housing, food, clothing, and discretionary expenses.



Important Account Changes

Effective September 1, 2015, two changes will occur:

- **ATM Surcharge Rebates:** The maximum monthly rebates will be lowered from \$20 to \$5 on all eligible checking accounts (Diamond, Senior, and Student).
- **Check Charges:** The printing of paper checks will no longer be free. One box of free checks will be provided to new members at the opening of the account only.

We're working hard to make your banking experience as convenient as possible, and provide cost-effective alternatives. While it's no longer prudent to cover the cost of additional ATM surcharges or free checks, the savings will translate into more services for you.

♥ lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers Save	or	Businesses Save
10%		15%

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: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership validation is required.

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

Credit approval req. Early Termination Fee (sprint.com/etf): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint. ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2014 Sprint Item #800-21 ©2014 CU Solutions Group 091614 3528

Worry-Free Travels With A Garden Savings Visa

Enjoy convenience all summer with your Garden Savings Visa. With rates as low as 8.0% APR* and no annual fee, it's a great payment choice. It's also perfect when traveling.

- **Accepted Worldwide** – Make reservations for campsites, hotel accommodations, rental cars or vacation properties.
- **Make Purchases Anywhere** – Pay with your Visa Card instead of carrying cash; it's safer!
- **Free Online Security** – Visit www.visa.com/verified and register your card for added security with online purchases.
- **No Balance Transfer Fee** – Plus transfers are at the same great rates as purchases.
- **Free Cash Advances** – Get cash at any financial institution displaying the Visa logo with NO cash advance fee from us.
- **Convenient Access** – Monitor transactions or make payments using on-line banking.
- **Scorecard® Rewards** – Earn a point for every qualifying net dollar you spend. Redeem points for travel or merchandise at http://www.scorecardrewards.com/general_landing.asp.

Apply Today! Go to www.GardenSavings.org to get your card before you leave.

*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.

Rates as low as
8.0% APR*
No Annual Fee
25-Day Grace Period
on Purchases



Bulletin Board

Student Loans Available

Consider the competitive financing options from our program, cuStudentLoans, with low rates, no fees or prepayment penalties. Apply at www.lendkey.com/private-student-loans.html.

Some restrictions apply.

Need More Tips for College?

Visit the College Resource Center at www.GardenSavings.org/college-resource-center.

Watch for our New Website!

You'll enjoy improved functionality and easier to navigate pages, with more news and educational topics relevant to you. **Coming this summer!**

Remote Deposit Gives 24/7 Convenience

Download our mobile app; snap a picture of your check, click deposit, and your deposit is on its way.

Get rates as low as 2.25% 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.

July 1 – 31, 2015

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 2.25% 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 from 7/1/15 – 7/31/15. **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. 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.

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Holiday Closings

Independence Day

Friday, July 3 & Saturday, July 4

Labor Day

Monday, September 7



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.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.

Credit & Debit Card Safety Tips

When traveling this summer or anytime, follow these simple steps to keep things running smooth. You'll lessen your chance of a lost or stolen card and the potential for fraud.

- ✓ Carry only the cards you intend to use; leave any others at home.
- ✓ Keep a copy of the cards' information (front and back), so it's accessible in case something happens.
- ✓ Keep an eye on your card throughout any purchase or other transaction.
- ✓ If you're traveling abroad, call us first so we can release any potential holds.
- ✓ Use on-line banking to monitor your transactions; check your balances regularly.
- ✓ If a transaction seems suspicious, call us right away.



College Students, We're Here For You!



Conduct your business anywhere, and enjoy multiple access points no matter where your next journey takes you. The benefits of membership don't have to stop once you're away at school. In fact, they can only get better!

- Free debit card
- On-line banking & bill pay
- Mobile banking & remote deposit
- 70,000 surcharge-free CO-OP & Allpoint ATMs
- 5,000 CO-OP Shared Branches

Stop into any branch and we'll get you set. Remember, at college and for life, we're here for you!

70,000 Surcharge-Free ATMs

As a member of Garden Savings, you can access more than 70,000 surcharge-free ATMs and avoid unnecessary fees. Simply look for the CO-OP or Allpoint networks or visit <https://www.gardensavingsfcu.org/locations-hours>.



Eliminate Paper Checks With Bill Pay

It's easy to save time and money with free on-line bill pay. You'll reduce your paper waste and save on the cost of checks. In fact, bill pay all but eliminates the need to write paper checks. It's safe, secure, and you have more control as to when payments are made. Try it today at www.GardenSavings.org.

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