

member connection

A Publication For Garden Savings
Federal Credit Union Members



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We're Saying Thanks! With Fee-Free Visa Gift Cards, December 1 – 31.

Visa Gift Cards make the best last-minute holiday gifts. For the month of December, select from an assortment of cards from any branch, for no added fees.



Garden Savings is now the official credit union for Seton Hall Athletics. Membership is now available to all students, staff and alumni of the university. Welcome aboard!



www.GardenSavings.org

Our Visa® Card Options Will Ease The Demands Of The Holiday Season

The holidays can be an overload – to both our schedules and budget. Shopping, traveling, and meals to prepare, it all adds up this time of year. Then factor in your personal shopping needs. At Garden Savings, we're here to help with an array of low-cost Visa credit card options.



Save With Affordable Terms

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

Shop Locally Or Around The World

- No hidden costs
- No minimum finance charge
- Worldwide acceptance

Choose Our Scorecard Rewards® program For Valuable Perks

- Earn one point for every dollar spent using your card
- Redeem points for travel and other rewards
- Easily track and manage your rewards online

Free Online Security – Visit www.visa.com/verified to register. You'll gain added security with every online purchase, which is especially important during the busy holiday shopping season.

Free Balance Transfers – Why carry high-rate balances over to the New Year? Enjoy savings when you transfer balances from other credit cards to Garden Savings.

Peace of mind for the holidays – We have a Visa card designed just for you! Apply in person, call 973-576-2000 or visit <https://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. Subject to approval.



A Message from the President



"A Better Member Experience"

At Garden Savings, we pride ourselves on delivering you a complete financial package. Whether you are looking for great deposit products, free checking accounts, electronic access to your accounts or the money you need for cars, homes or anything in between, we are here to help. We realize however that products and services are only a piece of the puzzle when it comes to your satisfaction. Customer service, convenience, friendly employees and answers to your questions are all major factors when evaluating your entire experience with us.

Garden Savings is committed to bettering your financial journey with us. We realize that you, as member-owners of our organization, are our top priority. You deserve to be treated with courtesy and respect and you deserve to have your questions answered in a timely and polite fashion. Your banking concerns warrant our complete attention and helping you to achieve your lifetime financial goals is tantamount to our mutual success. It is for this reason that in the coming weeks and months we will begin laying out an internal map to help us make your experience with us an even better one than it is today.

We have conducted several on-line surveys during the past year and will continue to do so in the months ahead. We have heard from over 3,000 of our members combined so far and we are taking your opinions very seriously. While many members took the time to compliment us, others had experiences that were not as positive as we would like. Our goal is to minimize those less-than-stellar reviews to a number as close to zero as possible. We are assessing areas of weakness and will begin to implement plans to improve those areas in a timely fashion. Whether that manifests itself in the form of additional personnel, training, tweaks to our products or services, or a host of other factors, rest assured we will take the steps required to improve our performance.

The member journey at Garden Savings should be a complete package. From the day you join us, to the day you log on to on-line banking for the first time, to the day you buy your home, we want your experience to be a great one. We strive to be your trusted financial partner and to be there with you through all of life's financial gains and challenges. That requires your trust and trust starts with service and commitment. I believe that if you place your trust in us, that trust will be rewarded with outstanding service, great rates, diverse products and much more. I know that if we deliver this to you, there will never be a need for you to consider another banking institution again and that is what we want for all of our members: a lifetime of banking with a place that cares about them, cares about their money, and delivers on our promises.

I wish you all a fantastic holiday season in the months ahead and I look forward to hearing more of your feedback via our surveys or just dropping us a note from time to time. The more we know about what you want, the more we can work toward delivering that to you. Look for ever improving service levels in the coming months as we intensify our commitment to providing you A Better Place to Bank!

Sincerely,

Louis J. Vetere
President & CEO



Our New Web Site Is Live!

You'll appreciate the look and feel of our new website. It offers easier account access with improved functionality on every page. Simple to use, our responsive design sizes the site perfectly to any mobile device. We've also set the focus on more financial education, so you can turn to us when you need advice.

Convenient links to our business partners, and a format that allows for seamless navigation. If you haven't already, visit our new site today.

Garden Savings Raises \$14,000 For Two Local Non-Profits

We raised \$14,000 at our 5th Annual Golf Outing in July for the Children's Specialized Hospital of New Brunswick and the Rutgers Youth Education and Success Center (YE2S Center) of Newark. Both will share all of the proceeds.

"We are beyond thrilled with the growing success of our annual golf event," says Lou Vetere, President and CEO of Garden Savings. "The Children's Specialized Hospital and the YE2S Center are both actively engaged in providing better lives for the youth of New Jersey and we are staunch believers in their respective missions."



PICTURED: Nicole Fulmino, Children's Specialized Hospital (second from left holding check), Lou Vetere (second from right), Ken Karamichael, YES Center (furthest right), and Garden Savings Federal Credit Union staff.



Say Yes To 100%! Access A NEW Larger Home Equity Line Or Loan

Home values are increasing in New Jersey. So are the Home Equity Loan amounts available to members of Garden Savings! Now you can access up to 100% of your home's equity (or loan-to-value) for any need. You'll also save with a low rate and potential tax benefits*.

More access to cash also means unlimited flexibility. Need cash for home improvements, like a new roof or furnace? You got it. Need to consolidate expensive debt? It's easy. And with the option of borrowing up to 100% of your home's equity, you can simply take care of more. Apply now at <https://www.gardensavingsfcu.org/loans/personal-loans/home-equity.html>.

*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.

Need Funds For Holiday Shopping?

For those of you who saved all year, Holiday Club funds have been disbursed. Rest easy and enjoy a more relaxing shopping experience! If you don't already have one of these accounts and want a better way to plan for next year, now's the time to get started. Deposits made year-round with a Holiday Club are a painless way to save.

Why it's Simple to Save:

- Make deposits as often as you'd like or set up direct deposit
- Competitive dividends paid on entire balance*
- No minimum balance requirements or monthly fees
- Funds transferred in October to regular savings**

Make saving for the holidays simple. Enroll in our Holiday Club at <https://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.



Changing Your Address & Protecting Your Account!

Moving can be a busy time. It is important to remember to properly change your address at the credit union so that your statements and other important documents reach you. Simply changing your address at the post office does not effectively change it here at the credit union.

Make sure to provide us with your address change in writing or by stopping by a local branch.

Bulletin Board

Need An ATM Or Shared Branch?

Find convenient locations close to you. Visit <https://www.gardensavingsfcu.org/about-us/locations-hours.html>.

International Credit Union Day

Thursday, October 15, 2015

Stop in for refreshments, giveaways, and fun.

Holiday Closings

Columbus Day.....Monday, October 12th

Veterans Day.....Wednesday, November 11th

ThanksgivingThursday, November 26th
Friday, November 27th

ChristmasThursday, December 24th
(closing at 1 pm)
Friday, December 25th

New Year'sThursday, December 31st
(closing at 1 pm)
Friday, January 1st

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.

October 1 – November 30, 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 2.00% 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 10/1/15 – 11/30/15. 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.

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.

New Mobile Banking App Is Here!

Our mobile app is the best way to bank! It's convenient, easy, and safe. By offering the highest level of SSL (Secure Socket Layer) encryption, the app communicates securely with our server through all web-enabled mobile devices. Simply tap the app and take care of your transactions.



- View accounts, transaction histories, and balances
- Make account-to-account transfers
- Pay bills*
- View copies of cleared checks
- Find a nearby branch or a surcharge-free ATM
- Deposit checks remotely with just a snap

Download the App Today:

<https://www.gardensavingsfcu.org/services/banking-services/mobile-banking.html>.

Then Try 24/7 Remote Check Deposit!

Once the app is downloaded, snap a picture of your check, click deposit, and your funds will be on their way to your account. Transactions are made instantly, with no more driving just to make a deposit.

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

ADVICE CORNER

Should You Rollover Your 401K?

Many people don't do anything with their funds in their 401K when they retire or leave their jobs. This decision could be a big mistake. By rolling over your 401K to an IRA opens up a large number of benefits:

- ✓ More Investment Choices
- ✓ Investment Guidance
- ✓ Wealth Transfer
- ✓ ROTH Conversion
- ✓ Better Control

If you are retiring or leaving your company, there are a number of important decisions you need to make. Please call us to arrange a confidential conversation.

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. Gilston Lic. #CA0154664 & Sandowsky Lic. #CA0F21350

Bank Safe On Your Smartphone

Using your smartphone to bank is easy and convenient. And with our new mobile app and its SSL encryption, it's extra secure. But, it still pays to keep your smartphone safe with a few simple tips:

- Always lock your phone with a PIN.
- Never share your phone with anyone.
- Don't open unknown text messages or emails. They can load spyware that hunts for sensitive information.
- Use the Garden Savings Mobile Banking app.
- When your financial transaction is complete, log out of mobile banking and close out of the app.
- Be sure any other apps you download are genuine. (Check that the app is from a legitimate source.)
- Avoid public Wi-Fi hotspots, including airports and hotels. Hackers can watch these networks looking for data to steal.
- Consider other security features for your phone, like Remote Lock or Remote Wipe or installing anti-virus software.

