



GARDEN STATE FCU

www.gardenstatefcu.org

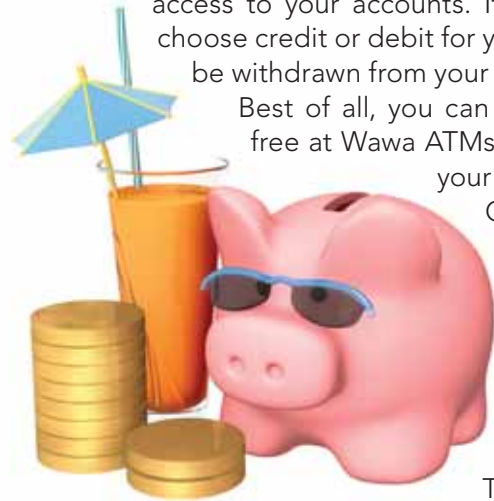


Traveling This Summer? Bring Your Check Card with You!

Whether you're heading to the cool mountains or a tropical beach this summer, be sure to bring your VISA® Check Card from Garden State Federal Credit Union with you! Use it wherever you see the NYCE/Plus/Exchange logos.

With a VISA® Check Card from your credit union, you have 24/7 access to your accounts. It doesn't matter whether you choose credit or debit for your transaction; your funds will be withdrawn from your Checking Account.

Best of all, you can access your funds surcharge-free at Wawa ATMs. And, when you go to pay for your purchases, use your Check Card as "credit" and receive unlimited transactions! For PIN-based transactions, you get six (6) free per month, so save on fees when you use the "credit" function.



This summer, don't leave your check card at home! Take advantage of this great product that Garden State FCU is offering to you. Don't have a VISA® Check Card yet? Be sure to sign up for one before you go on your vacation this summer.

There is a \$12 annual fee for your VISA® Check Card.

'Tis the Season For Holiday Club Accounts

It's never too early to start saving for the holidays! If the thought of high credit card bills after the holidays has you feeling cold this summer, stop in to the Credit Union and open up a Holiday Club Account.

Save as much or as little as you want, as often as you'd like. We'll transfer the funds into your Checking Account (or Savings Account if you do not have a Checking Account) right before the shopping season begins on September 30, so you can pay for those presents – in cash!

Tell your high interest credit cards to take a vacation this winter and open a Holiday Club Account today.



Hot, Hot, Hot Auto Loan Rates



This summer, drive off in the car of your dreams! Garden State Federal Credit Union offers up to 100% financing on New and Used Autos, and our HOT rates leave the competition out in the cold. Plus, we offer a variety of terms and payment options, so before you take that dealer financing, stop in to the Credit Union and apply. We'll have an answer in no time, so you'll be spending the hot summer in your cool new car.

*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant's creditworthiness. Other rates and terms available. Contact the Credit Union for details.

Make the Credit Union Your Financial Partner

When you join the Credit Union, your membership benefits last a lifetime. Whether you move away or change jobs, you and your family members will still be able to take advantage of everything we have to offer.

From loans to savings to online banking and more, we have just what you need to fulfill your personal banking needs. Our friendly member service representatives are ready to guide you down the road to financial success, so no matter what your needs, stop in to the Credit Union today!

Three Credit Union Credit Card Options, Just for You

Did you know that Garden State FCU offers three types of credit cards? That's right! We have a credit card just for you, based on your needs. Best of all, each of our credit cards carry a low interest rate, NO annual fee,* a 25-day grace period on purchases, cash advances, and FREE Travel/Accident Insurance. Not sure which one is right for you? Check it out!

VISA® Platinum Credit Card

Our basic card is perfect for emergencies, travel, large expenses, and more. There's no application fee, and we offer credit limits of up to \$10,000.

VISA® Platinum Travel Rewards Card

When you use your VISA® Platinum Travel Rewards Card, you'll earn one Bonus Point for each dollar you spend.** Points are redeemable towards air travel, hotels, cruises, car rentals, and more. Best of all, domestic and international roundtrip flights start at just 20,000 points.

VISA® Platinum Cash Back Card

Garden State FCU's VISA® Platinum Cash Back Card will earn you a 1% cash back bonus on all purchases.** Best of all, you won't have to fill out any paperwork for your reward with this hassle-free card!

*A \$10.00 fee will be assessed on accounts that remain inactive for one year.
**Purchases do not include cash advances, convenience checks, returns, finance charges, fees, foreign transaction currency charges or insurance charges posted to your account. Visit our website for complete details.

Planning to Get Away? Vacation Club Accounts Should Be Your First Step

Belonging to the Credit Union gives you great perks, like the chance to start a Vacation Club Account. When you open up a vacation club account, you can put away as much or as little as you want, as often as you'd like. Best of all, a Vacation Club Account earns dividends, so your money will make you money!

Then, when you're ready to pay for your much-needed vacation, you can do so – in cash.* We've made it even easier for you! We'll transfer your Vacation Club funds into your Checking Account (or Savings Account if you do not have a Checking Account) on March 30, 2010. Start your Vacation Club Account today.

*Funds withdrawn prior to 3/31 are subject to a \$5.00 withdrawal fee.

Annual Meeting Recap

Garden State FCU's Annual Meeting was held on April 26th at the Old Country Buffet. At the Annual Meeting, we gave away three door prizes, one (1) Blu-ray player and two (2) iPods.

Be sure to attend our Annual Meeting, and you, too, could be a winner! Details for the 2010 Annual Meeting will be published in the fall newsletter and on our website.

Electronic Banking Options

At Garden State FCU, we know how busy your life can be. That's why we offer electronic banking options to make your life a little easier. With Home Banking, Electronic Statements (eStatements), and Audio Response Banking (PAT), you have convenient, around-the-clock access to your accounts.

Home Banking

Anytime, anywhere, Home Banking allows you to view cleared checks, check account balances, and more. So whether you're at home or on the road and as long as you have an Internet connection, your banking gets done!

Electronic Statements (eStatements)

With Electronic Statements, your member statement gets delivered to your inbox, on time, every time. No more waiting for the mail to come, and no more worrying about lost statements. Plus, you can save your eStatements onto your computer for easy archiving and quick access.

Audio Response System (Personal Audio Teller – PAT)

Don't have a computer handy? With our audio response system, PAT, you can check account balances, make transfers, and hear transaction history from a touch-tone phone. If you're sitting at the beach or in line at the supermarket, you can easily check your credit union accounts.

If you're not taking advantage of these services, what are you waiting for? This summer, you won't have to worry about how you'll get your banking done. Sign up for our Electronic Banking Options and relax on your summer vacation.



Garden State FCU

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Office Hours

Monday - Friday: 7:30 a.m. - 6:00 p.m.
Saturday: 9:00 a.m. - 4:00 p.m.

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