

# The Top 10 Reasons Why



# Garden Savings

FEDERAL CREDIT UNION

## is A Better Place to Bank!

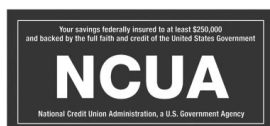
*for Seton Hall University Faculty, Administrators & Staff*

## Save Time with Convenient Services

- Convenient branches located in Parsippany, Dover, Maplewood & Newark
- Access to over 5,000 shared branch locations for all of your deposits, withdrawals & payments
- Access to over 70,000 FREE ATMs throughout the United States with no surcharges
- On-line loan applications and special members only discounts
- FREE On-Line Banking, Bill Pay, Mobile Account Access, Remote Deposit Capture & More!

## Save Money with Our Financial Products

- Completely free checking account options
- New & Used Vehicle Loans including motorcycles, recreational & sport vehicles & more
- Visa Credit Cards with fixed rate APRs as low as 8.00% and no rate trigger penalties\*
- Home Loans including mortgages & home equity loans with up to 100% loan-to-value
- Youth accounts, student accounts and student loans
- New Financial Wellness Video Suite at [www.GardenSavingsEducation.org](http://www.GardenSavingsEducation.org)



[www.GardenSavings.org](http://www.GardenSavings.org)

\* All loans are subject to approval. Rate determined by credit scores. Full Visa disclosures available upon application. Garden Savings is an equal opportunity lender and equal housing lender. Other restrictions may apply.

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Parsippany, NJ 07054

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[www.GardenSavings.org](http://www.GardenSavings.org)