



Interested in saving for the holidays?

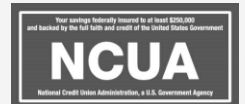
With Garden Savings Holiday Club Account it's easy!

Holiday Club Account ▼

- Set aside year-round for the upcoming holiday season
 - Make deposits as often as you'd like or set up direct deposit
 - Start your club at any time during the calendar year
- Competitive dividends paid on entire balance*
- No monthly service fee
- No minimum balance requirements
- Funds released in October, with plenty of time for a stress-free shopping experience
- Funds automatically transfer to regular savings upon maturity
 - Members can request a check be mailed to them if they prefer
- Early withdrawals subject to penalty**
- Avoid unwanted credit card debt and tight financial months
- Free [online banking & bill pay with Finance Works](#)
- Free [mobile banking](#)
- Free [e-statements](#)
- \$5 minimum deposit to open

*The dividend rate and Annual Percentage Yield (APY) may change every dividend period.

**The penalty for early withdrawal is a forfeit of dividends earned.



For more information

973-576-2000 • 888-554-9328

Visit us in Parsippany at 129 Littleton Road

www.GardenSavings.org