

HASSLE-FREE CAR BUYING

Purchase your next car the effortless way!

Looking for a new car, but stressed about the thought of visiting a dealership? Give Guardians Auto Connection a try!

First, a certified personal car shopper will contact you to learn about your vehicle preferences. We'll then search our database of dealerships for discounted rates to locate the best deal on the make and model of your choice.

Free, white glove auto buying service | Saves time and money | Delivery to your home or the credit union

Simply get pre-approved for an auto loan and we'll take it from there.

For more information, visit us online or contact us at **561-686-4006**.



YOUR EDUCATION MATTERS

Apply for the Ruth and Lake Lytal Memorial Scholarship for a chance to win **\$2,000!**

We're currently accepting applications for the Ruth and Lake Lytal Memorial Scholarship. This year, two \$2,000 college scholarships will be awarded to two qualifying members. Applications are now available at any of our branches, or you may download a copy of the application from our website. Completed applications can be returned to any branch.

The deadline for accepting applications is Friday, May 26, 2023. Scholarships will be awarded based on academic achievement, community involvement and financial need.

Good luck!

BY THE NUMBERS

AS OF
FEB 28,
2023

36,318
TOTAL MEMBERS



\$300,603,745
TOTAL ASSETS

West Palm Beach

3469 Summit Blvd., West Palm Beach, FL 33406

Boynton Beach

1301 N Congress Ave., Boynton Beach, FL 33426

CU Center - Palm Beach Gardens

8895 N Military Trail, Suite 101-D
Palm Beach Gardens, FL 33410

Fort Pierce

4009 Okeechobee Rd, Fort Pierce, FL 34947

Lake Worth Beach

Teller Services Only
120 N Federal Highway, Suite 105
Lake Worth Beach, FL 33460

Royal Palm Beach

10469 Southern Blvd., Royal Palm Beach, FL 33411

TPBFCU - West Palm Beach

(open to Town of PB governmental employees only)
951 Okeechobee Rd, Suite B
West Palm Beach, FL 33401

SFFCU - Miami

1902 NW 14 Ave., Miami, FL 33125



/GuardiansCU



GuardiansCU.coop or call **561-686-4006**



INSTA-WORTHY VACATIONS

ELEVATE YOUR TRAVEL EXPERIENCE WITH
A LOW-RATE VACATION LOAN!

Ready to escape the daily grind and indulge in some well-deserved fun in the sun? Our vacation loans can help make your travel dreams a reality.

Borrow up to **\$7,500**

Rates as low as **8.00% APR***

Flexible terms up to **12 months**

For more information, visit us online or contact us at **561-686-4006**.

April 2023

On Duty for You



IN THE COMMUNITY

HOLIDAY CLOSINGS

May 29th
Memorial Day

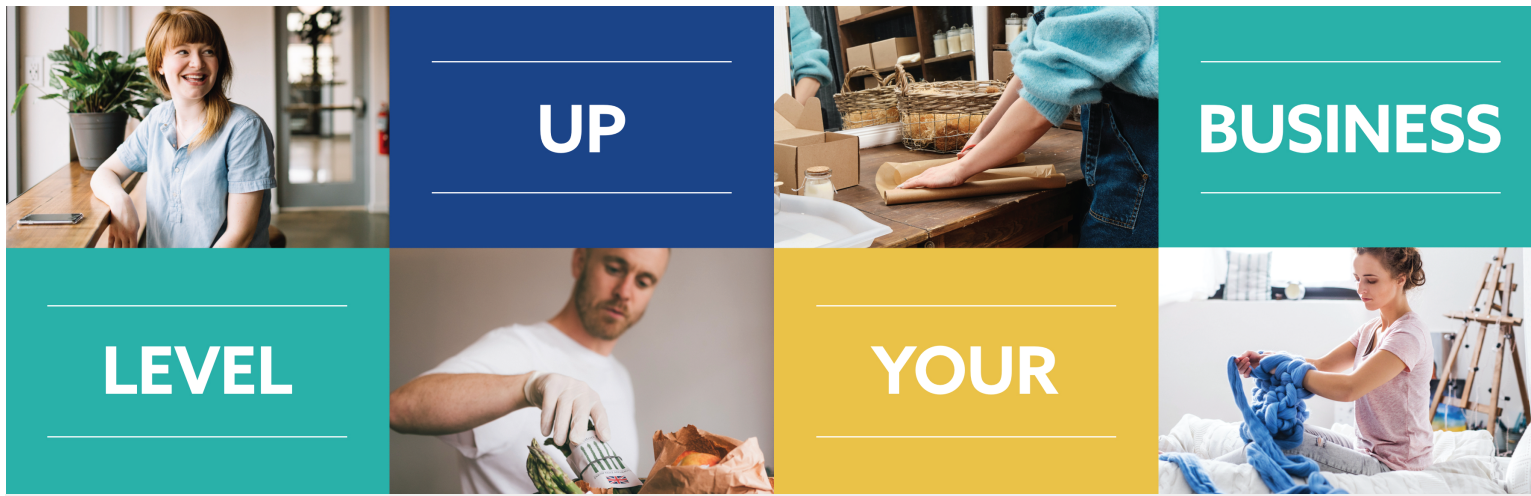
June 20th
Juneteenth Day

July 4th
Independence Day

COMING SOON

Our Remote Deposit feature will soon be within the Guardians One Mobile App!

/GuardiansCU



Unleash your potential with our **Business Lending solutions!**

Access to capital is vital to stimulate the economy and help our community's small businesses thrive.

From building a fleet and improving cash flow to purchasing equipment and inventory, we have the resources you need to succeed. Loan options include:

- Vehicle purchases or refinances as low as **4.25% APR***
- Equipment purchases or refinances as low as **4.99% APR***
- Business credit cards as low as **12.25% APR****

Get fast, local decisions now! For more information, visit us online or contact Heather Landstrom, Business Relationship Manager, at 561-686-4006 ext. 1200.

To be eligible for business lending, your business must be in our field of membership in Palm Beach, Martin, St Lucie or Miami-Dade counties. For secured loans, you must be in business at least three years. For unsecured loans, you must be in business at least five years.
*Annual percentage rate. Rates, terms and conditions are subject to change without notice. Rate based on credit worthiness.
**APR = Annual Percentage Rate. The APR will be based on the Prime Rate as published in the Wall Street Journal Money section (index) plus a margin between 8.49% and 14.75% based on your credit profile. The Annual Percentage Rate is subject to change each time there is a change in the index and will be effective on the first day of the next statement cycle. The Annual Percentage Rate will never be greater than 18.00%. Eligibility for the lowest rate which is stated is based on several factors including, but not limited to, credit worthiness, ability to repay, credit score, term, and other conditions. Not all borrowers will qualify for the lowest rate. Introductory rates apply to new credit card accounts only. View Consumer Application and Solicitation Disclosure, Consumer Credit Card Agreement and Disclosure and Business Credit Card Agreement.



WELCOME ABOARD

Steve Bosack, President/CEO

We are proud to announce Steve Bosack as our new President and Chief Executive Officer, effective April 3, 2023. Mr. Bosack succeeds John Deese, who retired on December 31, 2022, after 44 years with the credit union.

John Deese stated, "I am pleased to welcome Steve Bosack to the Guardians Credit Union family. I have watched his career blossom over the years. He is a perfect leader to carry on the Guardians tradition of 'people helping people' mantra."

Mr. Bosack's long-standing history with the credit union industry dates back 33 years. He began his career as an Associate Editor for Credit Union Times and later worked for the Credit Union National Association (CUNA), the National Credit Union Foundation, and the National Credit Union Administration (NCUA).

Most recently, Mr. Bosack spent seven years as Chief of Staff of Pentagon Federal (PenFed) Credit Union, working with the executive team of America's third-largest credit union, serving 2.9 million members with 47 branches and \$36 billion in assets. He was actively involved in communications for 3,600 employees, advocating for credit unions with regulators and lawmakers, and building partnerships with local communities.

Mr. Bosack called his new role "an honor." "John Deese has been a good friend and a great mentor ever since he helped introduce me to credit unions 33 years ago. It is my privilege to help carry on the legacy John built with the dedicated Board of Directors and employees at Guardians Credit Union."

Through his knowledge and experience, Mr. Bosack brings attention and distinction to our organization and we are beyond excited to see the future of our family of credit unions under his direction.

GuardiansCU.coop or call 561-686-4006



Unlock your buying potential with our fixed and adjustable-rate mortgage loan options!

Put an offer on your dream home with our **fixed and adjustable-rate mortgage loans!** Our mortgage specialists at Credit Union Mortgage Association, Inc. (CUMA) offer a variety of home loans to meet your needs—all at very competitive rates!

Benefits include:

Lower than industry closing costs | Adjustable-rate options, allowing for **higher loan amount qualification**

First time buyers programs | **Fast, local decisions**

For more information, call (844) 429-8722.

To Find The Nearest Branch:

1. Visit guardianscu.coop to find a branch
2. Download the **CO-OP Shared Branch App** or
3. Text a Zip Code to **91989** to find nearby Shared Branch Locations
SB = Shared Branch SBX = Shared Branch Express
4. Call **1-888-748-3266** for more info

Guardians partners with the CO-OP Shared Network to provide you with access to over 5,000 credit union branches nationwide.




NOT ALL HEROES WEAR CAPES

Have a story about a Guardians employee's excellent service? **We want to hear about it!**

Tell us your story online at:
heroes.guardianscu.coop/nominate

ONLINE SKIP-A-PAY

Give your budget a break and skip a payment when it's **right for you!**

Our Skip-A-Pay is now online, easier than ever and instantly skips an eligible loan payment on your schedule! Simply enter your account number and last name to get started.

Just be sure to meet our eligibility requirements and your loan qualifies. Skip-A-Pay rules include, but are not limited to:

- You may skip eligible loans for up to two loan payments within a twelve-month period.
- Loans must be current.
- Loans must be open a minimum of 11 months.
- Loans must have a loan balance of \$500 or greater.
- Loan payments must be greater than \$50.
- Must have a minimum of \$50 in share/savings account to qualify. This includes the membership par value of \$25 and the \$25 fee for each eligible loan to be skipped.
- Home equity loans, first mortgage loans, and Mastercard credit card loans are not eligible.

Give your budget some wiggle room and request your Skip-A-Pay now! Visit skippay.org/guardians to get started or contact us at **561-686-4006** for more information.

GuardiansCU.coop or call 561-686-4006