

How much do you know about Guardians One?



Several years ago, Guardians One Family of Credit Unions was just a vision and part of a growth strategy whereby we would partner, not merge, with other credit unions to collectively provide members with better service. While we have made a commitment to our partner credit unions to preserve their brand and identity after a merger, Guardians One includes much more!

Did you know that Guardians One is also our unified brand for a collection of products and services?

- Business Services
- Online Banking
- Mobile Banking
- CardControl

We're on a mission to financially empower others and are excited for the continued growth of Guardians One!

Our JV Kids Club has launched and we're excited to share it with children under the age of 12! Learn the basics of account management from withdrawals and deposits, to savings goals.

Open your account today and receive the following:

- Piggy bank
- Hero cape

Plus, through March 31st, we'll stamp your Club Card at the \$200 interval during account opening, so your first prize of choice is on us!

Visit your nearest branch to join in on the fun!

*Joint ownership with parent(s) or guardian over the age of 18 required.



You're Invited

After 44 years of serving as the credit union's CEO, John D. Deese has officially retired effective December 31, 2022. Please stop by to say hello to John and share your well wishes as he begins his retirement journey! Details regarding date and time coming soon!

BY THE NUMBERS

AS OF
OCT 31,
2022

35,864
TOTAL MEMBERS



\$302,086,631
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



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We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Federally insured by NCUA

GuardiansCU.coop or call 561-686-4006



THE SIGNAL

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GUARDIANS CREDIT UNION



Transfer your high rate credit card balances to a **0% introductory rate** on our Simply Mastercard®!

This year, **say yes to paying less!**

With our Simply Mastercard, you can consolidate those high interest credit cards and enjoy an introductory rate of **0% on balance transfers for 14 months!** Plus, take advantage of low rates on purchases and **no annual fees.**

Get a fresh start and apply today. For more information, visit us online or contact us at 561-686-4006.

*Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

January 2023 On Duty for You

IN THE COMMUNITY

HOLIDAY CLOSINGS

January 2nd
New Year's Day
(observed)

January 16th
Martin Luther King Day

February 20th
President's Day

WHAT'S INSIDE

Online Skip-A-Pay

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

Skip The Dealership

Enjoy hassle-free shopping during our March Virtual Car Sale!

Business Services

We're partnering with our community to provide banking solutions for your business!

[Twitter](#) [Facebook](#) /GuardiansCU



Your Business is Our Business

Partnering with our community to provide **banking solutions** for your business!

We're committed to investing in companies that build stronger communities and are excited to introduce the addition of business banking. Our full range of business services can create real opportunity for every stage of your business!

Products and services include:

- Business Savings
- Business Checking
- Business Lending, including vehicle and equipment loans
- Business Credit Cards
- Merchant Services
- Business For Breakfast, our bi-monthly networking events

Our business team is here to provide solutions to give you the financial resources you need. Fuel your business and let's see what we can accomplish - **together!**

For more information, visit us online or contact Heather Landstrom, Business Relationship Manager, at 561-686-4006 ext. 1200.



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

SKIP THE DEALERSHIP



Mark your calendars and get ready to purchase your next car the effortless way during our **March Virtual Car Sale!**

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

For the month of March, we're hosting a Virtual Car Sale. Simply get pre-approved for an auto loan and we'll take it from there.

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.

With **rates as low as 2.50% APR*** and terms up to 84 months, we'll have you behind the wheel in no time! For more information, visit us online or contact us at 561-686-4006.

*Annual percentage rate. Rates, terms and conditions are subject to change without notice. Rate based on credit worthiness. Rates range from 2.50% APR-17.89% APR.

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.



Annual Meeting Notification

When:

Saturday, March 11, 2023
9:30 am - Registration
10 am - Meeting

Where:

Clayton Hutcheson Exhibit Hall*
559 N. Military Trail
West Palm Beach, FL 33415

In accordance with the credit union's by-laws, the President is presenting to the membership the nominees for three open Board positions:

James Davis (Unopposed) - 3 Year Term
Judith Dugo (Unopposed) - 3 Year Term
Oscar Solares (Unopposed) - 3 Year Term

There were no additional applications or petitions received by the November 30, 2022 deadline.

***IMPORTANT - Location and details are subject to change. More information will be forthcoming so please stay tuned for details.**



SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.

Because we love that you're a member, we're working to bring you special savings this tax season. Get a head start on your taxes and take advantage of member discounts that make filing your taxes easier.

TurboTax - File taxes your way with America's #1 tax prep provider. Whether you choose to hand off your taxes, get help from experts or file on your own, TurboTax always guarantees your maximum refund. Members enjoy up to \$15 off TurboTax federal products.

H&R Block - Get help from tax experts so you can get the biggest refund possible - guaranteed. New clients save \$25 on in-office tax prep services from a tax professional. Returning clients of H&R Block get Tax Identity Shield® for FREE (\$35 value).



Visit us online to take advantage of these benefits!

*Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2022. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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