

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!


FRAUD PREVENTION REMINDER

Friendly Reminder: We will never ask you for personal information over an unsolicited text, call, email or online chat. Please do not share your debit or credit card number, PIN, username, password or one-time passwords.

If you have received a suspicious email or other fraudulent correspondence regarding our credit union, please forward it to info@guardianscu.coop and contact us immediately at (561) 686-4006.

BY THE NUMBERS

AS OF
AUG 31,
2023



36,984
TOTAL MEMBERS



\$290,624,043
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

Royal Palm Beach

10469 Southern Blvd., Royal Palm Beach, FL 33411

SFFCU - Miami

1902 NW 14 Ave., Miami, FL 33125



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Federally insured by NCUA

GuardiansCU.coop or call 561-686-4006



We're celebrating the 75th Anniversary of International Credit Union Day with a special member referral incentive – share the benefits of membership and

earn \$75!

Refer a Hero, Share the Gift, Earn \$75!

As a token of our appreciation for being an integral part of our credit union family and in honor of the 75th Anniversary of International Credit Union Day, we're excited to offer a special member referral incentive.

Reach out to fellow heroes, friends, family, or colleagues and spread the word about our credit union. **You'll receive \$75 for every person that joins and takes advantage of our direct deposit, debit card, or 5% 12-Month Share Certificate benefits before December 31, 2023!***

Remember, the more people you refer, the more money you can make! Simply visit us online to submit your referral.

*APY = Annual Percentage Yield. 12-month share certificate offer for a limited time. The minimum opening deposit required to earn the advertised APY is \$25,000 and cannot exceed \$250,000 per member. After your account is opened and your initial deposit is made, you may not make additional deposits to your certificate. Early withdrawal penalty is 120 days interest. Fees may reduce earnings on an account. At maturity, the funds will be credited to the member's share account. All current members who refer a new member who opens an account and takes advantage of our direct deposit, debit card, or 5% 12-Month Share Certificate benefits from October 1, 2023 through December 31, 2023 will receive \$75 in the form of a cash deposit into their Guardians Credit Union account if the referred account remains open and active for a minimum of 30 days. Employees of the credit union and its subsidiaries are not eligible. Must be a member in good standing. Must be 18 years or older. This offer may be withdrawn without notice. For more information call 561-686-4006.

October 2023 On Duty for You



IN THE COMMUNITY

HOLIDAY CLOSINGS

October 9th
Columbus Day

November 11th
Veterans Day

November 23rd
Thanksgiving Day

December 25th
Christmas Day

January 1st
New Year's Day

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Take 5% For Heroic Savings

Empowering everyday heroes with **5.00% APY*** on a **12-Month Share Certificate!**



Ready to take a break and reap heroic rewards?
Discover the ultimate savings opportunity exclusively for our everyday heroes.

Earn 5.00% APY* | 12-month term | Minimum deposit of \$25,000 | **Limited time only**

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

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snow much fun

From gifts to getaways, our **low-rate Personal Holiday Loans** have you covered!

This holiday season, let the magic in and the worries out.
Unwrap the joy of gifting and exploring, without a financial chill.

Borrow up to \$5,000 | Rates as low as 8.00% APR* | Terms up to 12 months

This winter, let it snow gifts, adventures, and amazing memories. Our Holiday Loans are your ticket to a season filled with joy and wonder. For more information, visit us online or contact us at **561-686-4006**.

*Annual Percentage Rate. The APR will be determined by your credit worthiness. Rates range from 8.00% A.P.R.-13.00% A.P.R. Payment Example: 12 payments of \$45.23 per \$1,000 borrowed based upon an 8.00% APR. Please ask a member relations specialist for more details.

GuardiansCU.coop or call 561-686-4006

BUILD YOUR BUSINESS



We're committed to investing in companies that build stronger communities and are excited to expand our business banking solutions. We've partnered with Clover for Merchant Services to simplify the lives of small business owners. Their flexible, all-in-one business management systems are tailored to meet the unique needs of restaurant, retail, and service businesses just like yours.

With Clover POS systems, you can:

- Manage your inventory
- Accept all payment types, from cards to mobile to contactless
- Run marketing campaigns
- Rely on top-notch security with liability protection
- And, so much more!

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

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

OFFICIAL FAMILY NOMINATIONS

There will be two board positions up for re-election during the 2024 Annual Meeting. The nominating committee reports that the two current board members in these positions are seeking re-election. They are Herbert Kahlert and Raymond Liggins. Members interested in serving on the Board of Directors must submit a letter of interest to the nominating committee. If the nominating committee doesn't nominate the member, it would be the responsibility of the member to obtain a petition with the signatures of 1% of the credit union membership (369 members) as reported on June 30, 2023. The petition should include the candidate's name, member's name/signature and purpose of the petition. The petition must be presented to the President of the credit union by November 30, 2023.

COMING SOON

Stay tuned for more information as we get ready to launch our new online account opening feature!

GuardiansCU.coop or call 561-686-4006