Don't miss this out-of-this-world rate!

13 Month CD Special 4.25% Rate & 4.32% APY*

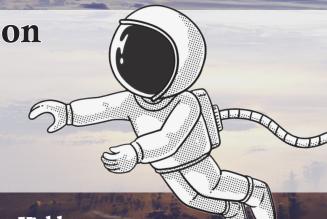


- ★ \$500 Minimum
- **★ Limited Time Offer***
- **★ Early Withdrawal Penalties Apply**
- **★ Other Restrictions May Apply.**
- * Ask for details.

Galaxy Federal Credit Union

1313 Liberty Street Franklin, PA 16323 (814) 432-1207

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*APY -- Annual Percentage Yield
*Galaxy reserves the right to discontinue this offer at any time.

