



1313 Liberty Street  
Franklin, PA 16323  
814-432-1207  
Fax: 814-437-3134  
www.galaxyfcu.com  
Toll Free: 866-835-2125  
galaxyfcu@galaxyfcu.com

*Galaxy Federal Credit Union was established 10/14/1940.*

*The 12 stars in our logo signify and honor our 12 original founders.*

## *Help Us Fight Fraud*

*At Galaxy, we take many steps to protect our members identity, keep your accounts and personal information safe, and also to keep the credit union a safe place to conduct financial transactions and to work. Each and every one of our members and employees are very important to us!*

*There are steps that our members can take to help protect your accounts and your credit union:*

- Protect your debit cards at all times; do not share cards or PINs with others.*
- When using an ATM, be aware of your surroundings. Look closely at the card slot and PIN pad for any abnormalities and glance up and around to see if anything looks strange or unusual. If you do see anything odd or peculiar, contact local law enforcement and the financial institution. Do NOT use that ATM.*
- Be aware that we will not contact you via text, email, or phone unless you have previously agreed to this method of communication. Not all calls claiming to be from us, will be. You should never provide your full card number, PIN, or CVV code over the phone. When in doubt, call us.*
- Notify us if you suspect your card and/or PIN has been compromised.*
- Review your account online using our FREE Virtual Branch frequently and contact us immediately if you notice any unauthorized activity. A small transaction (i.e. \$0.01 or other smaller amounts) may be indicative of a criminal "checking" the card information to see if it is legitimate. A larger fraudulent charge typically follows.*
- Sign up for debit card alerts for certain types of transactions and then review the alerts carefully to confirm they are valid transactions. This is available for FREE and you can sign up via our website.*

*If we all do our part, we can help to reduce fraud!*

**Shred Week Event:** Despite the change in holding our annual shred event from April to August, we still had a great turnout, as we filled 21 bins! In 2019, we will hold our 12th shred event, the week of April 22nd.

**2018 Christmas Clubs will close out on 10/31/2018 and funds will be available on 11/01/2018. Christmas Clubs for 2019 start on 11/01/2018. Stop in for details or to start your club for next year!**

Thank you for your patience and understanding as we underwent our **recent computer upgrades**. These were necessary to continue to keep your credit union **safe and secure**, and up to date with the newest technology. As a result, all transactions now show as posted in Mountain Time instead of Eastern Standard Time, even though we post them in EST.

We also recently changed suppliers for our **Galaxy Bill Pay Product**. If you used our previous product, you will be required to re-enroll and enter your vendors onto the new system. We apologize for this inconvenience, but again, this upgrade was necessary. If you have never used our bill pay product, we encourage you to visit our website and watch the demo—this product is FREE to our members with a checking account and is safe, fast, and a convenient way to pay your bills.

Our very popular, **Skip-a-payment Program** will be offered again this 2018 Christmas season. This program allows you to skip one monthly payment (or its equivalent) in November, December, or January. This is our way of saying thank you for your continued credit union support. To take advantage of this offer and skip your payment, read the rules at the bottom of the form and if you are agreement with the terms, complete and return the form to us as specified. Remember that your loan must be current and you must remit the completed form at least three days before the payment is due. This form is also available on our website.

Name: \_\_\_\_\_

Daytime Telephone: \_\_\_\_\_ Loan Number: \_\_\_\_\_ Payment Amount: \$ \_\_\_\_\_ Fee \$15.00

Email: \_\_\_\_\_ Loan Number: \_\_\_\_\_ Payment Amount: \$ \_\_\_\_\_ Fee \$15.00

Address: \_\_\_\_\_ Loan Number: \_\_\_\_\_ Payment Amount: \$ \_\_\_\_\_ Fee \$15.00

City, State, Zip: \_\_\_\_\_ Loan Number: \_\_\_\_\_ Payment Amount: \$ \_\_\_\_\_ Fee \$15.00

Indicate the month you want to skip:  November OR  December OR  January Total Fees Due: \$ \_\_\_\_\_

Please deduct the total fees from (Circle One): Savings # \_\_\_\_\_ Checking # \_\_\_\_\_ Check Enclosed

Member's Signature: \_\_\_\_\_ Joint Signature, if necessary: \_\_\_\_\_

*Loan payment must be current. Emergency Loans, Note Loans, and Lines of Credit are not eligible. You may skip only one monthly payment (or its equivalent). Complete the above form and submit at least 3 business days before the payment you want skipped is due. If you use a coupon book, move the coupon for the month you are skipping to the back of the book. The term of any Credit Life and/or Disability Insurance coverage purchased in connection with the original obligation will NOT be extended for the additional term provided in the Skip-A-Payment agreement.*

**HOLIDAY CLOSINGS FOR 2018**

**eStatements**

If you do not want to receive statements from us in the U.S. Mail, sign up for eStatements from our Virtual Branch online system. You will receive an email when you statement is ready. Thank you for helping us save the trees!

- Monday, October 8th, Columbus Day
- Thursday, November 22nd Thanksgiving
- Tuesday, December 25th, Christmas
- Tuesday, January 1st, 2019 Happy New Year
- Monday, November 12th, Veteran's Day
- Monday December 24th—Closing at 1 PM
- Monday, December 31st, Closing at 1 PM

\*\*\*\*\*

For your convenience, our ATM is always available.

Loan payments and deposits can be dropped into our night depository located in the first drive thru lane.

**Normal Office Hours**

- Mon—Thurs 9 AM to 4 PM
- Friday 9 AM to 6 PM
- Drive thru open 1/2 hour later (except for holiday early closings)

