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

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

We recently increased our Savings & Certificates of Deposit Rates. Savings accounts can be opened for as little as \$5 and \$500 for CD's. Members choose their term between 3 to 60 months on our CDs and the longer the term, the higher the rate you will earn. Ask any employee, visit our website, or look at the board in our lobby for our current rates on all of our savings and CD accounts.

Remember us for ALL your borrowing needs— We offer our members a variety of loan types at great rates and terms. We are "Where YOU Belong"

ARE YOU THINKING ABOUT BUYING A HOME AND JUST DON'T KNOW WHERE TO START? VISIT OUR WEBSITE AND SELECT BORROW-LOAN OPTIONS-MORTGAGE CENTER. YOU WILL BE LINKED TO OWNERS CHOICE FUNDING. GALAXY HAS ESTABLISHED A RELATIONSHIP WITH OWNERS CHOICE TO OFFER OUR MEMBERS GUIDANCE ON WHAT MORTGAGE OPTIONS ARE AVAILABLE, THE RATES AND TERMS AVAILABLE DEPENDING UPON YOUR INDIVIDUAL CIRCUMSTANCES. THEY ALSO CAN ANSWER ANY QUESTIONS YOU MIGHT HAVE INVOLVING A HOME PURCHASE.



HMMMM.....HOW
DO I GO ABOUT
BUYING A HOME?

Note: If you already own your home and need a home equity loan, contact Galaxy FCU !

2019 Christmas Clubs will close out on 10/31/2019 and funds will be available on 11/01/2019. Christmas Clubs for 2020 start on 11/01/2019. Stop in for details or to start your club for next year!

“Alexa—Make my car payment on next Friday....” Yes, this can now happen with QuickPay. If you are signed up for our Bill Pay product and have an Amazon Alexa-enabled device, you can pay bills securely, review payment history and check scheduled payments with simple voice commands. Ask any employee for details on how to set up this FREE service and make check writing a thing of your past!

For our Business Account Holders: We have partnered with Priority FI Solutions to bring you Merchant Services that provide you with next generation products, leading edge solutions and world-class customer service. Whether it’s a credit card, debt card, check conversion, gift card, or loyalty card, we can make the process quick and easy. To obtain a free quote for your merchant processing and more, contact Helen at 603-318-3392. We also have information available at the branch.

∞ Our very popular, **Skip-a-payment Program** will be offered again this 2019 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. However, Galaxy Payment Protection will continue as long as the loan is in repayment status. When you take advantage of this offer, we will shift your deferred payment to the end of your payment schedule.

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!

- HOLIDAY CLOSINGS FOR 2019**
- Monday, October 14th, Columbus Day
 - Thursday, November 28th Thanksgiving
 - Wednesday, December 25th, Christmas
 - Monday, November 11th, Veteran’s Day
 - Tuesday December 24th—Closing at 1 PM
 - Wednesday, January 1st, 2020 Happy New Year

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.

We also offer our online Virtual Branch system that is available 24/7/365. Visit www.galaxyfcu.com to sign up.

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)

