



Loan Rates Just Dropped

For current loan rates, visit our website at www.galaxyfcu.com, stop in, or call us. You can even apply online. We finance vehicles, motorcycles, boats, campers, and more. We offer home equity loans, personal loans, emergency loans, and lines of credit. And we would love to refinance your loan from another financial institution.

CREDIT REPORTS AND CREDIT SCORES

YOU SHOULD CHECK YOUR CREDIT REPORT AT LEAST ONCE A YEAR AND CAN RECEIVE FREE COPIES EVERY 12 MONTHS FROM ANNUALCREDITREPORT.COM. CHECK YOUR CREDIT REPORT TO BE SURE THE INFORMATION IS CORRECT AND UP TO DATE. REPORT ANY ERRORS AND FIX ANY MISTAKES THAT YOU FIND. YOUR REPORT PROVIDES INFORMATION ON HOW TO DISPUTE A MISTAKE. CREDIT SCORES ARE BASED ON INFORMATION FROM YOUR CREDIT REPORT, SO IT IS IMPORTANT THE DATA IS CORRECT. SCORES NORMALLY RANGE FROM 300 TO 850 AND THE HIGHER THE SCORE THE BETTER. TO RAISE YOUR SCORE, PAY YOUR BILLS ON TIME, DO NOT GET CLOSE TO YOUR CREDIT LIMITS, MAINTAIN LONG HISTORY WITH THE SAME PROVIDER, BE CAREFUL WHEN CLOSING ACCOUNTS AND ONLY APPLY FOR CREDIT THAT YOU NEED. LEARN MORE AT THE BUREAU OF CONSUMER FINANCIAL PROTECTION, CONSUMERFINANCE.GOV.

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

2020 Christmas Clubs will close out on 10/30/2020 and funds will be available on 10/31/2020. Christmas Clubs for 2021 start on 11/01/2020. Stop in for details or to start your club for next year!

Did you know?

- Galaxy was chartered on 10/14/1940 as Joy Federal Credit Union for Joy Mining employees and their families.
- We started adding other companies in 1981.
- The name was changed in 1993 and our new logo was designed to show respect to our 12 founders.
- In 1995 we moved to our current location.
- We became a community credit union in 2002 and our services are available to anyone that lives, works, volunteers, worships or attends school in Venango County AND all their immediate family members.
- As of 07/31/2020, we have 4,767 members of which 406 are youth members.
- As of 07/31/2020 we have \$53,724,000 in assets and over \$25.5 million in loans.
- There are 7 volunteer Board Members and another 5 volunteers on committees.
- We average 11 employees, with combined credit union experience of over 83 years!

∞ Our very popular, **Skip-a-payment Program** will be offered again this 2020 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, extending your maturity date by one month. Interest will continue to accrue on the unpaid balance of your loan during the deferment period. Some members and/or loans are not eligible. See any employee for questions.

HOLIDAY CLOSINGS FOR 2020

GAP Plus

We have added another benefit to our GAP Product and lowered the cost! GAP Plus may reduce or eliminate the gap between what your vehicle insurance will pay and what you owe, if your vehicle is deemed a total loss. Plus if you get your next vehicle at Galaxy, it reduces your loan by \$1,000. And now, we offer Deductible Assistance to provide financial relief when your vehicle is damaged, but not deemed a total loss. If auto repairs cost more than your deductible, the deductible amount is applied to your loan! Cost is only \$400 and can be added to any vehicle that is financed at Galaxy.

- Monday, October 12th, Columbus Day
- Wednesday, November 11th, Veteran's Day
- Thursday, November 26th, Happy Thanksgiving
- Thursday December 24th—Closing at 1 PM
- Friday, December 25th, Merry Christmas
- Friday, January 1st, 2021 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.



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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)

