



“Where YOU Belong!”

1313 Liberty Street, Franklin, PA 16323

Www.galaxyfcu.com

814-432-1207 or Toll Free 866-835-2125

Fax: 814-437-3134

Important Information From YOUR Credit Union

- **Mobile Banking** is fast, secure, and helps you find answers to most of your questions about your account. We encourage you to download the app and use this product to look up transactions, cleared checks, transfer funds, pay bills, and more.
- **EStatements** are available by signing up through our online Virtual Branch product under the self service tab. We know a lot of financial institutions are mandating online statements and some are even charging to receive paper statements in the mail. We are not doing this, but we are asking that if you do not need a paper statement, to please elect to use online statements only.
- **Payment Protection** is a voluntary loan protection that is designed to help you get relief from loan payments if a protected life event unexpectedly occurs. This is available on all new and existing loans at Galaxy. This helps to lessen your and your families worries at a time when your income may be reduced.
- **Dormant Accounts**—Pennsylvania law requires that we remit all funds on dormant accounts to them after 3 years of inactivity. At 2 years, we will contact you to remind you to activate your account (making a deposit, withdrawal or calling us). We value our members and do not want to remit the funds, so please make every effort to keep your account active.



Free Credit Report

You are entitled under U.S. Law to one free credit report annually from each of the three nationwide consumer reporting agencies. To order your credit report, visit www.annualcreditreport.com or call toll-free 877-322-8228. We encourage you to be vigilant by reviewing your account statements from Galaxy and monitoring your free credit reports.

You can place a fraud alert or security freeze on your credit report, free of charge, by contacting any of the 3 agencies: Equifax, Experian, or Transunion.



It is with heavy hearts, we announce that we recently lost a very dear friend and credit union supporter. Rod Bullman passed away on August 18th. He was a credit union volunteer since 1996 and had donated hundreds of hours for credit union members and employees. Rod served on many committees and had been on the Board of Directors at Galaxy Federal Credit Union since 2003. Rod had a kind heart and deeply cared for his community, friends, and family. He could be seen daily walking or riding on the bike trail. His presence and spirit will be greatly missed.

✂ Our very popular, **Skip-a-payment Program** will be offered again this 2021 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, Modified 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.

2021 Christmas Clubs will close out on 10/31/2021 and funds will be available on 11/01/2021. Clubs for 2022 start on 11/01/2021. Stop in for details or to start your club.



COVID Update

We will continue to follow CDC and State of PA guidelines. Because this is subject to change, for current mask requirements, see the signage at the credit union or contact us.

If you cannot wear a mask and are required to do so, based on the current guidelines, please use the drive thru.

UPCOMING HOLIDAY CLOSINGS FOR 2021

- Monday, October 11th, Columbus Day
- Thursday, November 11th, Veteran's Day
- Thursday, November 25th, Thanksgiving
- Friday, December 24th, Closing at 1 PM

For your convenience, our ATM is always available. Loan payments, correspondence, 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)

