



“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.



Romance scams are on the rise. There are several factors to help identify a scam artist. They go from 0 to 60 fast. They profess love too quickly. They're flirtatious. Planned in-person visits are always postponed because of an unforeseen event. They need funds to fix a problem. And they will ask for gift cards, prepaid cards, wire transfers, whatever is easiest for the victim to send. Crooks have zeroed in on victims who are at least 40 years old and many range from their late 50s to mid-60s. Some are divorced, widowed or disabled, and the criminals “capitalize” on their “loneliness and isolation.” If you are the victim of a romance scam, report it to the FBI and your financial institution. Please do not share your personal information and your banking information to anyone that you don't personally know. When in doubt, contact a family member or friend. You can always discuss this with us as well so we can avoid you losing money to these scammers.

✂ Our very popular, **Skip-a-payment Program** will be offered again this 2022 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.

2022 Christmas Clubs will close out on 10/31/2022 and funds will be available on 11/01/2022. Clubs for 2023 start on 11/01/2022. Stop in for details or to start your club.



We are seeing debit card fraud increase. Often when this happens we cannot recover the funds and your credit union has to expense the fraud. This costs all of us money in some form. Always be careful with your card information and only use at places you trust. Watch the activity on your accounts and report any suspicious activating immediately. When ordering online, it is best to use a credit card instead of a debit card.

UPCOMING HOLIDAY CLOSINGS FOR 2022

- Monday, October 10th, Columbus Day
- Thursday, November 24th, Thanksgiving
- * Friday, November 11th, Veteran's Day
- * Monday, December 26th, Christmas

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)

