



“Where YOU Belong!”

1313 Liberty Street, Franklin, PA 16323

[www.galaxyfcu.com](http://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, view 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, 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 family’s worries at a time when your income may be reduced.
- **Dormant Accounts**—Pennsylvania law requires that we remit all funds on dormant accounts to the state 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.



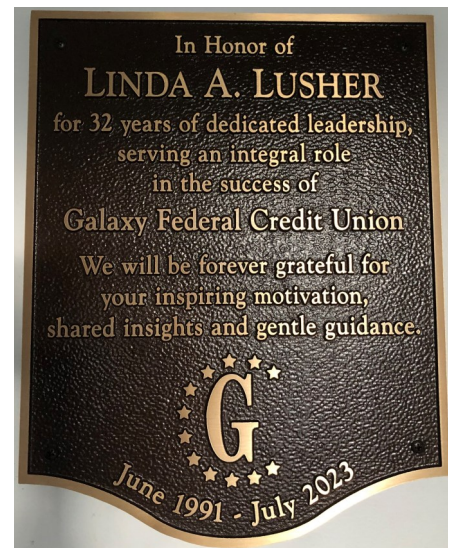
### Free Credit Report

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](http://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.

### Newly Installed in the Entrance to the Credit Union

On your next visit to Galaxy, please take a look at the newly placed bronze plaque honoring Linda Lusher. Linda retired from your credit union this past July after 32 years of leading Galaxy through: name changes; branch location moves; growth of the credit union’s asset size to \$60,000,000; the introduction of our virtual branch and mobile banking services; and skilled leadership through three decades of economic ups and downs as President/CEO. The plaque was presented to Linda by the Board of Directors and member volunteers at a celebration dinner on July 18th. During Linda’s last week of work, a memory book of messages and well wishes from members, vendors, and community friends was collected at the branch and then presented to Linda.



✂ Our very popular, **Skip-a-payment Program** will be offered again this 2023 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 in 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.

**2023 Christmas Clubs will close out on 9/30/2023 and funds will be available on 10/01/2023. Clubs for 2024 start on 10/01/2023. 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 activity immediately. When ordering online, it is best to use a credit card instead of a debit card.**

**UPCOMING HOLIDAYS & BRANCH CLOSINGS FOR 2023**

- \*Monday, October 9th, Columbus Day
  - \*Saturday, November 11th, Veteran's Day
  - \*Thursday, November 23th, Thanksgiving
  - \*Monday, December 25th, Christmas
- And for 2024 Monday, January 1st, New Years Day

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)

