



“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

## DIGITAL BANKING From YOUR Credit Union

- **Virtual Bank Next** is where you belong for all your online banking needs. Our 2024 enhanced platform is the backbone for our digital services. We utilized the best of Credit Union HI (Human Intelligence) and technology to provide you a complete product which is also ready to grow with your banking needs. Nothing artificial about it; this is real intelligence! Try Digital Banking on for size - you'll be glad that you did!



- **Mobile Banking** has been upgraded this year also! Banking on your smartphone or device is fast, secure, and helps you to find the answers you need about your account. Download Galaxy's app today and never have to wonder if your deposit posted or if that check you wrote two months ago has cleared yet. Look up transactions, view cleared checks, transfer funds, pay bills (with optional Bill Pay) and more !
- **Bill Pay** was updated and enhanced in 2024 in conjunction with Galaxy's other digital products. All the bells and whistles you would expect for quickly and accurately taking care of your bills are there and accessible thru Virtual Branch Next and Mobile Banking—with only one sign-in! PS: No postage stamps needed!
- **eStatements** help save Galaxy's members time each month with quick and secure access to all your account activities for the month. Sign up today and be kinder to the environment ! You can find access to enrollment and viewing eStatements on the Virtual Branch Next Accounts page by selecting eStatements and following the instructions to enroll your account for eStatements. Simplify paperwork, reduce clutter, and help save a tree by signing up today!

## ATTENTION: The Galaxy Branch will be **CLOSED** October 1st & 2nd, 2024

**Exciting News!** In preparation for further enhancements to Galaxy's products and services, we are converting to a new more convenient and flexible CORE data system effective Thursday, October 3rd, 2024!

**We will be CLOSED on Tuesday, October 1<sup>st</sup> & Wednesday, October 2<sup>nd</sup> to the public and will REOPEN Thursday, October 3<sup>rd</sup> at 9:00 AM.**  
(We will be open normal hours September 30<sup>th</sup>.)

Automated deposits and withdrawals for October 1<sup>st</sup> & 2<sup>nd</sup> will be posted as permitted during the conversion process, but your access to your funds may be delayed until the conversion is completed.

### **ALSO PLEASE TAKE NOTE:**

There will be **NO ONLINE ACCESS** to Bill Pay, Mobile Banking, or the Galaxy ATM machine on Tuesday, **October 1<sup>st</sup>**. These services will resume on Wednesday, **October 2<sup>nd</sup>** after system validation is complete.

We apologize in advance for any inconvenience and thank you for your patience!

## 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.



2443-1024-GFCU

Our very popular, **Skip-a-payment Program** will be offered again this 2024 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.** Please ask a team member if you have any questions.

✂

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 team member with questions.*

**2024 Christmas Clubs will close out and funds will be available on 9/30/2024. Clubs for 2025 start on 10/01/2024. 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 2024**

- \*Monday, October 14th, Columbus Day
- \*Monday, November 11th, Veteran's Day
- \*Thursday, November 28th, Thanksgiving
- \*Tuesday, December 24th, Christmas Eve (Our Branch Will Close at 1:00 pm)
- \*Wednesday, December 25th, Christmas Day
- \* And for 2025 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)

