GALAXY FEDERAL CREDIT UNION

1313 Liberty St., Franklin, PA 16323
www.galaxyfcu.com
814-432-1207 | Fax 814-437-3134
Toll Free 866-835-2125

# WHERE YOU BELONG!

*FALL 2025 NEWSLETTER*

## FREE CREDIT REPORT

***When did you last check your 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.

## GALAXY'S TELEPHONE TELLER

### 24/7 ACCESS - JUST A PHONE CALL AWAY

There are many different reasons a member of our credit union may choose not to primarily use websites, mobile smart phones, or on-line banking to access information regarding their share or loan account. With the world shifting to digital, many ask, "Is this the day I get left behind from 24/7 access to my financial accounts?" That can cause worry, inconvenience, and stress.

Galaxy heard your concern and is excited to introduce our members to **Galaxy's Telephone Teller!** You now have access to an additional voice response channel for service 24/7/365. Just by dialing your phone, Galaxy Members will be able to:

- Check Account Balances
- See Posted Deposits to their Account
- Review Cleared Checks or Payments

## TELEPHONE TELLER – EASY TO SETUP & USE!

- Call Galaxy at 814-432-1207 and **Press 1**
- You'll need to know your **Galaxy Member Number** and use your **last four digits of your Social Security Number** as your PIN for your first call.
- You will be required to **change your PIN** for future access & use.

It is as simple as that! For future sessions you only need to know your member number and your PIN you have selected.

Soon, we will have resources for setting up and using Telephone Teller available in our website's education center.

If you ever have a question or need some help with Telephone Teller—**Galaxy's Excellent Member Services team** is here to assist you!

42030-GFCUNL-0925

Our very popular, **Skip-a-payment Program** will be offered again this 2025 Christmas season. This program allows you to skip one monthly (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.

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*Name:*______________________________________________

*Daytime Telephone:*__________________ *Loan Number:*______________ *Payment Amount: $*____________ *Fee $17.00*

*Email:*__________________________ *Loan Number:*______________ *Payment Amount: $*____________ *Fee $17.00*

*Address:*_________________________ *Loan Number:*______________ *Payment Amount: $*____________ *Fee $17.00*

*City, State, Zip:*____________________ *Loan Number:*______________ *Payment Amount: $*____________ *Fee $17.00*

*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.*

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## JOIN OUR **CHRISTMAS CLUB**

2025 Christmas Clubs will close out **on 9/30/2025.** **Funds will be available by 10/1/2025.** Clubs for 2026 **start on 10/01/2025.** Stop in for details or to start your club.

## UPCOMING HOLIDAYS & BRANCH CLOSINGS FOR 2025

***Monday, October 13th***, *Columbus Day*
***Tuesday, November 11th***, *Veteran's Day*
***Thursday, November 27th***, *Thanksgiving Day*
***Wednesday, December 24th***, *Christmas Eve*
*(Our Branch Will Close at 1:00pm)*
***Thursday, December 25th***, *Christmas Day*
***2026 - Thursday, 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.

Digital, On-Line and Mobile Banking, Bill-Pay, and Telephone Teller **(814-432-1207)** are ready for use 24/7/365 for Galaxy Members.

## DEBIT CARD FRAUD

### WHAT CAN YOU DO?

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 your debit card at places you trust. Review the activity on your accounts, and report any suspicious activity immediately. For online ordering, use a credit card or stop in to see us for a reloadable Visa Travel Card that will help to keep your account safe from fraud.

**Follow us on Facebook**
@ Galaxy Federal Credit Union

**NORMAL OFFICE HOURS** | **Monday - Thursday 9AM to 4PM | Friday 9AM to 6PM**
*Drive Thru Open ½ hour later (except for Holiday early closings)*

EQUAL HOUSING OPPORTUNITY

NCUA