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WHERE YOU BELONG!

FALL 2026 NEWSLETTER



FALL ADVENTURES START HERE

Whether you're planning one last trip before winter or gearing up for next year's adventures, Galaxy FCU can help get you there.

We offer **competitive financing** for recreational vehicles, including RVs, campers, motorcycles, ATVs, UTVs, boats, jet skis, snowmobiles, utility trailers and more!

With flexible terms, affordable rates, and local decision-making, financing your next adventure is easier than you think. Let us help you spend less time worrying about financing and more time enjoying the open road, trail, or water.

Contact us today to learn more about our *Recreational Vehicle Loan* options!

CELEBRATING OUR MEMBERS: 2025 LOYALTY PREMIUM

At Galaxy Federal Credit Union, we believe loyalty deserves to be rewarded! In July, we proudly paid our **2025 Member Loyalty Premium** to qualifying members as a special thank-you for choosing Galaxy as their financial partner.

In honor of **America's 250th Birthday**, this year's loyalty premium was **\$250** – a fitting way to celebrate both our members and this special milestone.

To qualify for the reward, members needed to have at least four out of the five named qualifying products with Galaxy and actively used them as of December 31, 2025:

- Checking Account
- Debit Card
- Online Banking
- Active Loan
- Direct Deposit

If you didn't receive the premium this year, don't worry! We'd love the opportunity to review your account with you and make sure you're taking advantage of all the products and services available to you. Stop by the branch or give us a call – we're happy to help you make the most of your membership!

We're incredibly grateful for the continued trust and loyalty of our members. Thank you for being part of the Galaxy family.

\$250

PER QUALIFYING MEMBER

1,140

MEMBERS RECEIVED A REWARD

\$275,000

OVER
PAID OUT TO OUR MEMBERS

A PAWS-ITIVELY GREAT VISIT!

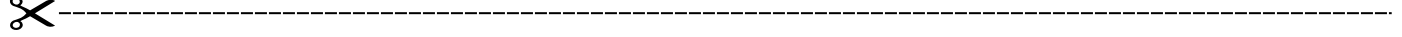
We had a very special visitor stop by the branch when Maggie the Great Dane came to see us as part of **Bear's Furniture: Around the Town with Maggie** campaign! We had a great time meeting Maggie and loved being part of a campaign that shines a spotlight on local businesses. Thank you to Bear's Furniture for including Galaxy and for helping celebrate the businesses that make our community special. Supporting local businesses and building strong local partnerships is something we're proud to be a part of!

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Our very popular, Skip-a-Payment Program will be offered again this Holiday 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 \$17.00

Email: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

Address: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

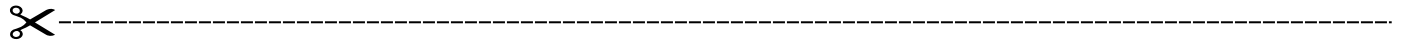
City, State, Zip: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

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. 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.



FALL IN LOVE WITH YOUR HOME AGAIN MAKE THE IMPROVEMENTS YOU'VE BEEN DREAMING OF

Cooler weather is here, making it the perfect time to tackle those home projects you've been putting off. Whether you're dreaming of a kitchen refresh, a finished basement, or finally checking a big project off your list, a Home Equity Loan from Galaxy can help turn those plans into a reality.

Put the equity you've built in your home to work for you! Stop by or give us a call to learn more about a Home Equity Loan and see how Galaxy can help you make your house feel more like a home.

REMAINING HOLIDAYS & BRANCH CLOSINGS FOR 2026

Monday, October 12th, Columbus Day

Wednesday, November 11th, Veterans Day

Thursday, November 26th, Thanksgiving Day

Thursday, December 24th, Christmas Eve

(Office Closes at 1:00pm)

Friday, December 25th, Christmas Day

Friday, January 1st, 2027, New Years Day



2026 Christmas Clubs Paid out 9/30/2026



Start your
2027 Christmas Club
today with a **0.40% APY***!



*The Annual Percentage Yield (APY) assumes that dividends are added to principal and remain on deposit. Withdrawal of dividends will reduce earnings.

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.



Stay tuned for exciting news about our ATM in the Winter Newsletter!



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**NORMAL
OFFICE
HOURS**

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