



1313 Liberty St., Franklin, PA 16323

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WHERE YOU BELONG!

SUMMER 2026 NEWSLETTER

SUMMER SMART MONEY TIPS:



Watch for Travel Scams

Be cautious of deeply discounted deals or unfamiliar booking sites.



Cut Costs on Summer Essentials

Buy sunscreen, snacks, and drinks in bulk before trips instead of paying premium prices at tourist spots.



Don't Forget Your Travel Notice

Give us a heads-up if you're planning on using your debit card while traveling. It helps us prevent unnecessary declines or fraud alerts.



Set a Summer Spending Budget

Before vacations, events, and outings add up, set a clear spending plan so that you can enjoy summer without financial stress.



Use Mobile Banking Tools to Stay on Track

Set up and use your online and mobile banking tools to monitor spending and watch for unusual activity—especially while traveling.

Bank Smarter this Summer

Log in or download our app today

KNOWLEDGE IS POWER

ESPECIALLY WHEN IT COMES TO YOUR FINANCES

*At Galaxy Federal Credit Union, we believe education is key to our members' financial well-being, and protecting yourself from fraud is more important than ever. That's why our online **Financial Literacy Center** includes essential guidance on how to recognize and safeguard against common scams. We want to help you keep your money and personal information secure.*

Along with fraud prevention resources, you'll also find trusted tools and tips for every stage of life—from saving and borrowing to planning ahead.

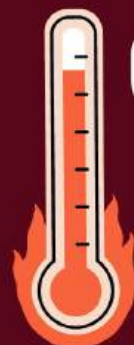
Find these great resources and more by visiting www.galaxyfcu.com/member-services/education/

Remember:

- ✓ Never Share Online Banking Credentials
- ✓ Be Cautious of Urgent Texts or Emails
- ✓ Call Us if Something Feels Off!

85th Annual Meeting

Our 85th annual meeting was held on 05/07/2026. Incumbent directors Dale Reed and Deb Eckelberger were re-elected to the Galaxy Board of Directors for 3-year terms. Thank you to our board members and to all of our credit union volunteers! Also, thank you to everyone who took the time to attend the meeting and to all our credit union members for your continued support!



GALAXY'S RATES ARE HEATING UP!

Be sure to check our rates often this summer for *sizzling deals* on our certificates of deposit and loans!



Our very popular, Skip-a-payment Program will be offered again this summer to help with your vacation or back to school needs. This program allows you to skip one monthly payment (or its equivalent) in July or August. 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: July OR August 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.

✂



BACK-TO-SCHOOL BEFORE WE KNOW IT! OPEN A YOUTH ACCOUNT THIS SUMMER TO BE READY

Galaxy pays our youth account holders for their hard work! **\$2** for A's and **\$1** for B's on five core subjects means your child could earn up to **\$10** per grading period when the report cards are brought in.

Don't have a youth account for your child yet? Stop in or call us for more information on how to open one today!

UPCOMING HOLIDAYS & BRANCH CLOSINGS FOR 2026

Saturday, July 4th, Independence Day
Monday, September 7th, Labor Day
Monday, October 12th, Columbus Day
Wednesday, November 11th, Veterans Day
Thursday, November 26th, Thanksgiving Day
Thursday, December 24th, Christmas Eve
 (Our Branch Will Close at 1:00pm)
Friday, December 25th, Christmas 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, Online and Mobile Banking, Bill-Pay, and Telephone Teller (814-432-1207) are ready for use 24/7/365 for Galaxy Members.

DREAMING OF VACATION?

➔ WE HAVE A LOAN FOR THAT

Whether you're planning a beach getaway or a family adventure, we're here to help you get there. Apply for a personal loan through our new and improved online application—it's faster and more convenient than ever! You can even upload your necessary supporting documents directly during the application process, helping speed up approval times so that you can focus on planning your trip.

Visit www.galaxyfcu.com/borrow/apply-for-a-loan/ to get started today!



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)

