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84TH

ANNUAL MEETING

Our 84th Annual Meeting will be held on May 7th, 2026. Details of the meeting will be in the next newsletter. Up for re-election are Dale Reed and Deb Eckelberger. Directors Reed and Eckelberger have agreed to serve another three-year term on your board. Director Reed has been a volunteer and director since 2007. He currently serves as the Membership Officer of the board. Director Eckelberger has been a director and volunteer since 2023 and currently serves on the Building Committee. Other members interested in being nominated may pick up a petition and packet at the credit union. Completed forms must be returned by 03/27/2026. An election is necessary only if more than two members run for the two open positions. If applicable, ballots will be mailed to all members 30 days prior to the meeting.

Watch for more details in the spring newsletter.

CHRISTMAS CLUBS

NEW RATE STARTING IN 2026!

It's never too early to start saving for Christmas 2026! Sign up for a Galaxy Christmas club today and receive our new 2026 rate of .40%! We make it easy with payroll deductions and automatic transfers. Christmas clubs are paid out on October 1 each year, so you don't miss out on any early shopping deals!

It only takes a balance of \$5 to start to earn dividends at the rate of .40% with a .40% APYE*

**The Annual Percentage Yield (APYE) and Dividend Rate reflect that dividends are added to account principal. APYE assumes dividends remain on deposit. Withdrawal of dividends and/or principal will reduce earnings. Dividends are calculated daily and will be credited quarterly. Club account dividends are paid on March 31, June 30, September 30 and December 31. Penalty for early withdrawal. Please see our Truth-In-Savings section of Galaxy's Membership Benefits Packet for details. Dividend rates are set by the Board of Directors, and can change at any time.*



CELEBRATING OVER 85 YEARS A CREDIT UNION YOU CAN TRUST!

This past October, Galaxy celebrated 85 years of being deeply rooted in Venango County!

We are so proud to continue to serve our

neighbors, friends and community with the same credit union founding values of "People Helping People".

Thank you for the continued support over the years and trusting us to be the credit union where YOU belong!

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VIRTUAL BRANCH, BILL PAY & MOBILE BANKING APP

We offer free online access to your accounts from your computer, phone, or other devices. With this flexibility, you can electronically view transactions, transfer funds, make loan payments, view your statements, read our quarterly newsletter, and more. Visit our website or download the mobile application to sign up and start using these easy and safe services.

EXTERNAL TRANSFERS

AVAILABLE THROUGH VIRTUAL BRANCH OR MOBILE BANKING

Did you know that Galaxy offers external transfers through their online virtual branch and mobile banking app? You can easily transfer money from other financial institutions right into your Galaxy accounts. Have **multiple accounts** to transfer from? No problem! It's easy to do and we've provided a "how to" video on the education page of our website (www.galaxyfcu.com/member-services/digital-banking).

This is just another way we are striving to make banking with Galaxy easier for our members!

DELINQUENT LOANS

HOW CAN YOU AVOID THEM?

Let's be honest, almost everyone has had a difficult time keeping up with bills at some point in their life. At Galaxy, we understand and want to help you stay current during those times. If you find you need some extra time on loan payments with us, stop in or call. Do not ignore the situation, it will only get worse. We can work with you and review several options that may be available to assist you. These options are great ways to stay current and maintain your ability to borrow with Galaxy and others.

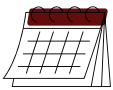


YOUTH ACCOUNTS

FOR YOUTH FROM BIRTH TO AGE 18

A parent or guardian must be on the account which may include a saving, checking, and even a Christmas club. A minimum deposit of \$5 is required to open the share savings account. Call or stop in for more information.

We pay our youth members cash for their "As" & "Bs" in school. Since 2008 we have paid out over \$42,500 to our youth members for their good grades.



HOLIDAYS & BRANCH CLOSINGS FOR 2026

Thursday, January 1st, New Years Day
Monday, January 19th, Martin Luther King Jr. Day
Monday, February 16th, President's Day
Monday, May 25th, Memorial Day
Friday, June 19th, Juneteenth
Monday, September 7th, Labor Day
Monday, October 12th, Columbus Day
Wednesday, November 11th, Columbus Day
Thursday, November 26th, Thanksgiving Day

Thursday, December 24th, Christmas Eve
 (Office Closes 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, On-Line and Mobile Banking, Bill-Pay, and Telephone Teller **(814-432-1207)** are ready for use 24/7/365 for Galaxy Members.



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)

