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Help Save The Trees with eStatements

In an effort to save paper and trees (and to reduce our costs), we are asking all members to consider electing eStatements instead of receiving your statements in the mail. While, a lot of financial institutions are mandating eStatements and/or charging if you want to receive your statement in the mail, we are NOT doing this. We are asking you, if possible, to change to online statements. If elected, you will receive an email when your statement is available which will be much sooner than ones received through the mail. You can then access your statement and newsletters, via your Virtual Branch account. Statements are available online for over one year.

To elect eStatements, sign on to your account through our online Virtual Branch (VB). If you do not yet have VB, it is easy to enroll and the service is FREE. Visit www.galaxyfcu.com and login to Virtual Branch (or enroll). Then under Self Service, select eStatements and agree to the terms. You can turn on/off electronic or paper statements and also research for previous statements. You will receive an email every time a new statement is available. Thank you in advance for electing this option!

LOAN PRODUCTS AT GFCU:

Are you looking to finance a new or used vehicle? Or perhaps you just did and would like to refinance at a better rate or term? Maybe you are thinking of using the equity in your home to remodel, take a trip, or consolidate debt. We offer vehicle, home equity, recreational vehicle, ATV, motorhome, and boat loans. You also can borrow for personal reasons and for emergencies. We have loans at great rates and terms for almost every purpose. We offer skip-a-payments twice a year and loan deferments to help you through difficult times.

This is YOUR credit union so please use it for ALL of your financial needs. Stop in or call us to discuss your loan needs and see why Galaxy really is "Where YOU Belong".



Did you know that we offer Debit Card Alerts via email and/or text for

FREE? To register: On our website, under Member Services, select Card Alerts, Click 'Register or Return'; Enter the requested information; Select any alerts you would like to receive and click submit. Then be sure to read the alerts and contact us immediately if you receive one for a transaction you did not authorize.

Payment Protection

A voluntary loan payment protection product that is designed to help you get relief from loan payments if a protected life event unexpectedly happens to you. Available on your existing and new loans at Galaxy at affordable rates, this will help lessen you and your family's worries during a time when your income may be reduced or lost. Simple eligibility requirements help ease the signup process. Ask for details today.

VISA Travel Cards

Travel smarter with a VISA TravelMoney card. These are safer than cash and easy to manage. We offer cards for a minimal fee and you load funds onto the card. This pre-paid debit card is packed with advantages such as emergency card replacement, travel assistance, zero liability protection, no monthly maintenance fee, and are reloadable from \$100 to \$5,000. These can be used anywhere that accepts VISA and are not tied to your checking account, so you can relax while you use them. Ask any employee for details or to purchase yours.

Our 78th Annual Meeting will be held on May 2nd, 2019 at Dawndi's Restaurant, 136 Warren Road, Franklin. Doors open at 5 for appetizers and fellowship. The meeting will start promptly at 5:30 PM. Up for re-election are Rod Bullman, Don Owen and Chris Baxter. All three are willing to serve another 3 year term. The annual meeting is open to all credit union members at no charge and is your opportunity to meet the credit union employees and volunteers and to hear reports on the credit union. We do ask that you RSVP to us at 432-1207 by April 15th.

Shred Week Returns for the 12th Year

Our regular shred week will be held from April 22nd to April 26th. Individuals and non-profits are encouraged to bring in your personal documents such as statements and tax records to be shred at no charge. We will provide secure bins

and tax records to be shred at no charge. We will provide secure bins for you to deposit your documents into. This event is available all week during normal business hours. Please note that this is not a recycling event for newspapers and magazines, but a shredding event for confidential documents only. You will be required to take any empty boxes or totes with you. This is not available for businesses. Items cannot be dropped off prior to April 22nd. We hope you enjoy this free service brought to you by Galaxy FCU and Access.



Check Reordering

Did you know you can reorder your checks online? Visit us at www.galaxyfcu.com, select Member Services, to browse the designs and then place your order.

Or call 877-838-5287 to reorder.

These methods are easy and safe and help to eliminate any errors created when ordering from unknown suppliers.

HOLIDAY CLOSINGS FOR 2019

- Monday, Jan 21st, Martin Luther King Day
- Monday, May 27th, Memorial Day
- Monday, September 2nd, Labor Day
- Monday, November 11th, Veteran's Day
- Tuesday, December 24th—closing at 1 PM
- Wednesday, January 1st, 2020

- * Monday, February 18th, Presidents' Day
- * Thursday, July 4th, Independence Day
- * Monday, October 14th, Columbus Day
- * Thursday, November 28th, Thanksgiving
- * Wednesday, 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 any time. We open this every workday morning.







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)