

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

Celebrating 80 Years of Serving our Members & Community!

We were chartered on 10/14/1940.

The twelve stars in our logo honor our 12 original Founders.

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.

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.

MOBILE BANKING

Our new mobile banking app is here. Use it to aggregate all of your financial accounts, including accounts from other banks and credit unions, into a single view. It's fast, secure and makes life easier by empowering you with the tools you need to manage your finances.

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 79th Annual Meeting will be held on May 7th, 2020 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 is Dale Reed and for a new term is Cinda Richards, both 3 year terms. Current Director Vicki Henderson has decided to retire from the Board. The annual meeting is open to all credit union members 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 17th.

Shred Week Returns for the 13th Year

Our regular shred week will be held from April 20th to April 24th. 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 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

posit 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. Sorry, but this is not available for businesses. 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.

Galaxy FCU just received our 96th consecutive quarter 5 STAR Superior Rated Award from Bauer Financial. This award indicates that we are one of the nation's strongest financial institutions and we have earned the distinction of an "Exceptional Performance Credit Union". Bauer Financial Inc. is the Nation's Premier Bank and Credit Union Rating Firm.



HOLIDAY CLOSINGS FOR 2020

- Monday, May 25th, Memorial Day
- Monday, September 7th, Labor Day
- Wednesday, November 11th, Veteran's Day
- Thursday, December 24th—closing at 1 PM
- Friday, January 1st, 2021

- * Monday, October 12th, Columbus Day
- * Thursday, November 26th, Thanksgiving
- * 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 at any time. We open the night deposit every workday morning and process all transactions.







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)