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**Our lobby is open! Thank you for your patience and cooperation when our lobby was closed. We continue to take every effort to keep our members and employees safe. If entering our lobby, please wear a mask and follow all COVID precautions including social distancing.**

## *Help Save The Trees with eStatements*

*If you are using our online product to review your account activity and statements, please help us by shutting off the paper statements being mailed to you! Not only will you be helping to save the trees, you are also helping us reduce costs associated with mailing statements.*

*If you like receiving your statements in the mail, that is okay and we are not charging for that service as most other financial institutions are doing. We just want to eliminate any waste.*

*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](http://www.galaxyfcu.com) and login to Virtual Branch (or enroll). Then under Self Service, select eStatements and agree to the terms.*

## **WE NEED YOU....**



**We recently lowered our loan rates on new or used vehicles, on home equity loans, and on personal loans. 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 have loans for almost any purpose at great rates and terms. We offer skip-a-payments twice a year and loan deferments to help you through difficult times.**

**Visit our website, call us, or stop in for rates and to apply. Please refer us to all your family, neighbors, friends, and coworkers.**

## **YOUTH Accounts**

**Accounts for youth can be opened for a minimal deposit of \$5. We pay youth account holders for their good grades and to date have paid out over \$39,000 for good grades. In addition to a savings account, youth may also have checking, debit card, and even loans. Ask for details.**

## *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 GIFT and TRAVEL CARDS**

We offer Gift Cards in a variety of designs that are the perfect gift for any occasion. You select the design and the amount. Your recipient decides where to use the card at any location that accepts VISA. We also offer Travel Cards that are reloadable from \$100 to \$5,000. These can also 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 80th Annual Meeting** will be held on May 6th, 2021 in the credit union parking lot. The meeting will start promptly at 5:00 PM. Up for re-election are Dennis Hoover and Richard O’Polka, both for 3 year terms. 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. Because of current COVID restrictions, this meeting will be held outside and be brief. Social distancing will be followed. If you plan to attend, please RSVP to us at 814 - 432-1207 by April 16th.

**Shred Week Returns for the 14th Year**

Our regular shred week will be held from April 19th to April 23rd. Individuals and non-profits are encouraged to bring in personal documents such as statements and tax records to be shred at no charge. We will provide secure bins for you to deposit 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.



Galaxy FCU just received our 100th 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.



**AUDIT**

Supervisory Committee is conducting a member audit as of 03/31/2021. Please review your account and if there is a balance discrepancy, please write them with details at: P.O. Box 1128, Franklin, PA 16323. Please do NOT send deposits, payments or other correspondence to this post office box. Continue to use 1313 Liberty St., Franklin for those purposes. This audit is done every 2 years as required by NCUA.

**HOLIDAY CLOSINGS FOR 2021**

- Monday, May 31st, Memorial Day
- Monday, September 6th, Labor Day
- Thursday, November 11th, Veteran’s Day
- Friday, December 24th—closing at 1 PM
- \* Monday, July 5th, Independence Day
- \* Monday, October 11th, Columbus Day
- \* Thursday, November 25th, Thanksgiving

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)

