



GALAXY

FEDERAL CREDIT UNION

"Where YOU Belong"

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

Vehicle Loan Rates

2020 to 2022	2.99% APR	Up to 72 months
2016—2019	3.49% APR	Up to 60 months
2015 & Older	4.99% APR	Up to 36 months



We also have great rates on all your financing needs, including boats, motorcycles, campers, and home equity loans. Visit our website or call us for rates, terms, and to apply. We can also preapprove your loan before you shop.

Rates current as of 03/01/2022. Please check for current rates and terms. The Board has the authority to change rates and terms as deemed necessary.

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 \$40,000 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.



Traveling soon? While we encourage and want our members to use their Galaxy issued debit cards often, unfortunately due to higher than normal areas of fraud, we have had to block several states and countries.

We regret having to make these decisions, but they are made to keep

our members money safe! If you are traveling and feel you must use your debit card, please contact us first so we can temporarily permit transactions from any blocked areas as applicable.

If possible, we encourage you to purchase a VISA Travel Card from us or use a credit card as these are not tied directly to your checking and/or saving account. See below for details on our travel cards.

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 81st Annual Meeting will be held on May 5th, 2022 in the credit union parking lot. The meeting will start promptly at 5:00 PM. Up for re-election are Chris Baxter, Don Owens, and Corey Ritchey, all 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. If you plan to attend, please RSVP to us at 814 - 432-1207 by April 16th. In case of inclement weather, we will move the meeting inside to the credit union lobby.

Shred Week Returns for the 14th Year

Our regular shred week will be held from April 18th to April 22nd. 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.



Overdraft Protection Lines of Credit are available to our members up to \$5,000 per member. Once approved, if your checking account overdraws, our system will automatically transfer the funds, if available, and pay the item. This avoids the cost of and problems with having an item returned. There is no annual fee or monthly charge. You only pay interest on the funds when used. And if used, you may make regular payments or pay in full. Contact us today for details.

Checking Accounts

Did you know that we offer checking accounts with no minimum balance, no monthly fees, and no per check or deposit fee?

You may open a checking account for any amount, sign up for automatic transfers, payroll deposit, overdraft protection, and more!

Open your account today and see why Galaxy really is “Where YOU Belong”.

HOLIDAY CLOSINGS FOR 2022

- Monday, May 30th, Memorial Day
- Monday July 4th, Independence Day
- Monday, October 10th, Columbus Day
- Thursday, November 24th, Thanksgiving
- * Monday, June 19th, Juneteenth Day
- * Monday, September 5th, Labor Day
- * Thursday, November 11th, Veteran’s Day
- * Monday, December 26th, Christmas

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)

