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## Mobile Banking App



*We offer a Mobile Banking App that can be downloaded on your smart phone to allow access to your accounts at Galaxy at all times.*

*You can view transactions, transfer funds, pay your bills online, and much more.*

*Download the Galaxy FCU app today and discover how*

*easy it is to bank with us! Watch for upcoming updates later this year to all of our digital platforms.*

## Attention: YOUTH Savers & Scholars

Accounts for youths 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 \$41,000 for good grades. In addition to savings accounts, youths may also have checking accounts, debit cards, and even loans.

## Payment Protection

Galaxy offers 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.

## IMPORTANT

Galaxy Federal Credit Union will **NEVER** call you requesting debit card or account number information over the telephone.

If you receive such a call, even if your caller ID indicates a trusted number, **HANG UP** and immediately call Galaxy at 814-432-1207



## VISA DEBIT CARDS & TRAVELING

Unfortunately, due to the high levels of fraud, we have had to block debit card use in several states and foreign countries. This is not something we like to do, but we have done so to keep your money safe! If you are traveling outside of Pennsylvania, call us first. We can temporarily permit transactions on your debit card while you travel. We also offer Travel Cards that 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 83rd Annual Meeting** will be held on May 2nd, 2024, in the credit union lobby. The meeting will start at 5:00 PM. Up for election are Dennis Hoover (incumbent) and Dick O’Polka (incumbent), 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. If you plan to attend, please RSVP to us at 814-432-1207 by April 15th.

### Shred Week Returns for the 16th Year !

Our regular shred week will be held from April 22nd to April 26th. Individuals and non-profits are encouraged to bring in *personal documents* such as *statements* and *tax records* to be shredded at no charge. Galaxy 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 Information Management.



### Checking & Savings & Loans, Oh My!



Galaxy FCU offers our members great rates and terms on many types of financial products and services. For account types, rates, and more, visit our website at [galaxyfcu@galaxyfcu.com](mailto:galaxyfcu@galaxyfcu.com) or stop in.

#### 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 2024

- Monday, May 27th, Memorial Day
- Thursday, July 4th, Independence Day
- Monday, October 14th, Columbus Day
- Thursday, November 28th, Thanksgiving
- Wednesday, December 25th, Christmas Day
- \* Wednesday, June 19th, Juneteenth Day
- \* Monday, September 2nd, Labor Day
- \* Monday, November 11th, Veteran’s Day
- \* Tuesday, December 24th, Christmas Eve \*
- \* ( On Christmas Eve, our office will close at Noon)

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)

