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Mobile Banking

We have been working on offering our members Mobile Banking. This should be available to you in July. Please watch our Website, Facebook and the credit union lobby for the announcement when it is available. Thank you for your patience as we bring you another new product!

GAP and Mechanical Repair

Did you know that we offer our members *Guaranteed Asset Protection (GAP)* and *Mechanical Repair Coverage (MRC)* at affordable rates? The charge may even be added to your existing loan at Galaxy. Or you may pay for it in full when selected.

MRC is available even if the vehicle is not financed at Galaxy! Our GAP program also provides you an additional benefit of \$1,000 if the vehicle you purchase after your total loss is financed at Galaxy! Plus, our costs are lower than the dealer rates.

We have paid out many claims on both of these coverages and those members were very glad they had made the decision to purchase these. Stop in or call to obtain a free, no obligation quote today.

Debt Protection Plan

We also offer our members a Debt Protection Plan which includes optional coverage for Disability, Life, and/or Involuntary Unemployment. These plans are available on new and existing loans at Galaxy.

Many of our members have elected to have coverage and have had claims paid. If an unforeseen event occurs, it is nice to know that you have coverage to assist you and your family with expenses.

Stop in or call for a no obligation quote today!

Travel Money Cards



Travel smarter this summer with a CUMoney® Visa TravelMoney® card. It's safer than cash and easy to manage with the CUMoney mobile app. Ask us how you can get started with a TravelMoney card today!



We are again offering discounts for several area amusement parks. Details are available at the branch or on our website. Tickets are non-refundable so we recommend you read the rules and restrictions imposed by the location before your purchase. Have a fun summer!

At our 78th annual meeting, held on 05/02/19, Don Owen, Rod Bullman, and Chris Baxter were re-elected to 3 years terms. Thank you to these and all of our credit union volunteers!

Our very popular, **Skip-a-payment Program** will be offered again this summer. The program allows you to skip one monthly payment (or its equivalent) in July or August. This is our way of saying thank you for your continued credit union support.

To take advantage of this offer and skip your payment, read the rules at the bottom of the form and if you are agreement with the terms, complete and return the form to us as specified. Remember that your loan must be current and you must remit the completed form at least three days before the payment is due. This form is also available on our website. Please ask if you have any questions.



2019 Vacation and Back to School Skip-A-Payment Coupon Galaxy Federal Credit Union

Name: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$15.00

Daytime Telephone: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$15.00

Email: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$15.00

Address: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$15.00

City, State, Zip: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$15.00

Indicate the month you want to skip: July OR August Total Fees Due: \$ _____

Please deduct the total fees from (circle One): Savings # _____ Checking # _____ Check Enclosed

Member's Signature: _____ Joint Signature, if necessary: _____

Loan payment must be current. Better Choice Loans, Note Loans, and Lines of Credit are not eligible. You may skip only one monthly payment (or its equivalent). Complete the above form and submit at least 3 business days before the payment you want skipped is due. If you use a coupon book, move the coupon for the month you are skipping to the back of the book. The term of any Credit Life and/or Disability Insurance coverage purchased in connection with the original obligation will NOT be extended for the additional term provided in the Skip-A-Payment agreement. Payment Protection Plan coverage will continue. When you take advantage of this offer, we will shift your deferred payment to the end of your payment schedule, extending your maturity date by one month. Interest will continue to accrue on the unpaid balance of your loan during the deferment period. Some members and/or loans are not eligible. See any employee for questions.

UPCOMING HOLIDAY CLOSINGS FOR 2019

eStatements

If you do not want to receive statements from us in the U.S. Mail, sign up for eStatements from our Virtual Branch online system. You will receive an email when you statement is ready. Thank you for helping us save the trees!

- Thursday July 4th, Independence Day
- Monday, September 2nd, Labor Day
- Monday, October 14th, Columbus Day
- Monday, November 11th, Veteran's Day
- Thursday, November 28th, Thanksgiving
- Tuesday, December 24th, Closing at 1 PM
- Wednesday, December 25th, Merry Christmas
- Wednesday, January 1st, 2020, Happy New Year

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.

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)

