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Loan Rates Have Been Lowered

The Board of Directors recently lowered loan rates and we have money to lend! Current rates are available on our website or at the credit union.

Our rates are always fixed and once the loan is closed, will not increase. We have convenient repayment terms and payment methods. There are no pre-payment penalties and we also offer our members deferments and skip payments when needed. Our voluntary Debt Protection Plans help you make payments when unplanned circumstances arise, such as health, unemployment, and death.

We offer low cost GAP and Mechanical Repair programs (MRC) to our members. The cost can be paid or added to the loan balance.

Our partnership with Keystone Lending Alliance allows you to close the loan at the dealership and avoid a trip to the credit union.

Remember we are YOUR credit union, so please use us for all your lending needs. Apply today and see why we are “Where YOU Belong”.

Trusted Contact

Naming a Trusted Contact Person gives you the opportunity to designate a person to be your advocate when personal circumstances arise, such as a change in health, capacity, or availability, or observation of changes in your financial activity or behavior.

A Trusted Contact Person is NOT a Power of Attorney; the named individual **CANNOT** change account ownership or address, complete withdrawals, or effect other transactions on your account. These can be changed or revoked at any time. You can download a form on our website or contact us to complete your form.

Our 80th annual meeting was held on 05/06/21. Two incumbents, Richard O’Polka and Dennis Hoover, were re-elected to the Board of Directors for another 3 year term. Thank you to these two and to all of our credit union volunteers! Thank you to everyone that took the time to attend the meeting and to all of our credit union members for your continued support!

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.



2021 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.

COVID Update

In compliance with the CDC and State of PA guidelines, masks are now optional IF you are vaccinated.

If you have NOT received the vaccination, masks are still required to enter the credit union. If you cannot wear a mask and are required to do so, please use the drive thru.

We realize receiving the vaccine is a choice. However, we encourage everyone to get it to help keep yourself and others safe.

UPCOMING HOLIDAY CLOSINGS FOR 2021

- Monday, July 5th, Independence Day
- Monday, September 6th, Labor Day
- Monday, October 11th, Columbus Day
- Thursday, November 11th, Veteran's Day
- Thursday, November 25th, Thanksgiving
- Friday, December 24th, Closing at 1 PM

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)

