



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

Home Equity Loan Rates

Galaxy offers a variety of home equity loan rates and terms based on the equity in your personal home and your needs. The loan funds may be used for numerous purposes such as home improvement, consolidation, refinancing loans at higher rates, college expenses, travel, or other personal needs. Terms range up to 20 years and rates start as low as 3.0% APR. We charge a minimal fee to cover the expenses incurred, such as an appraisal, property search, filing, etc.

Recreational Vehicle Loans

We also offer great rates and terms on loans for motorcycles, campers, boats, motorhomes, ATV's, and even lawn equipment.

Personal Loans

And if you need a personal loan, we also offer those. Visit our website, stop in, or call us for rates, terms, and to apply.

Rates current as of 06/01/2022. Please check for current rates and terms. The Board has the authority to change rates and terms as deemed necessary.

ONLINE GAMBLING

Due to increased fraud and overdrawn accounts, we have blocked all members from performing Government Licensed Internet Gambling with their accounts at the credit union. This is for our members protection.

If a member chooses to perform these transactions, they can deposit funds directly into a gaming account with the establishment offering the gambling.



We offer Mechanical Repair Coverage (MRC) and GAP (Guaranteed Asset Protection) to our members at very reasonable rates. Costs can even be added to your loan. Ask for details.

Our 81st annual meeting was held on 05/05/22. Three incumbents, Chris Baxter, Don Owen, and Corey Ritchey, were re-elected to the Board of Directors for another 3 year term. Thank you to these three and to all of our credit union volunteers! Thank you to everyone that took the time to attend the meeting and to 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 in 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.



2022 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. Emergency 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.

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.

HOLIDAY CLOSINGS FOR 2022

- Monday July 4th, Independence Day
- Monday, October 10th, Columbus Day
- Thursday, November 24th, Thanksgiving
- * 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)

