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Summertime 2025



As summer heats up and the nice weather sets in, we want to remind all members that Galaxy is all about saving our members' time and money! Our digital-banking services are at your service for speedy and secure transactions where and when you need them. Our digital-banking services include: online banking; mobile banking; remote deposit; fund transfers; and online & mobile bill payment. Wherever you are, whenever you need access to your Galaxy accounts, you have it—right WhereYou Belong! If you haven't yet signed up for any of these convenient time savers, **please consider doing so**. It will recoup a little free time for your summer! Visit our education and information sections of galaxyfcu.com for more information on how Galaxy can save you time & money. We will look forward to seeing you online! If you have any questions, or would like to get started - always feel free to come in, call, or click for assistance.

Galaxy Summer Specials

All summer long, Galaxy will have sizzling rates on our home equity loan, auto loan, and vacation loan product rates! Watch for additional information when you are in our office, or check our website to beat the heat with our current cool rates.



Our 84th annual meeting was held on 05/01/2025. Incumbent directors Chris Baxter and Corey Ritchey, along with newly elected director Becky Witherup, were elected to the Galaxy Board of Directors for 3-year terms. Thank you to our board members and to all of our credit union volunteers! Also, thank you to everyone who took the time to attend the meeting and to all our credit union members for your continued support!

Our very popular **Skip-a-Payment Program** will be offered again this summer. This 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 support of your credit union.

To take advantage of this offer and skip your payment, read the rules at the bottom of the form below, 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.

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2025 Vacation and Back to School Skip-A-Payment Coupon

Galaxy Federal Credit Union

Name: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

Daytime Telephone: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

Email: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

Address: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

City, State, Zip: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$17.00

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.

Have You Heard The News...?

Galaxy members enrolled in our online banking platform now have access to transferring funds electronically to and from their accounts at other financial institutions and Galaxy. One more way to save you money & time. Oh, if you don't feel computer or smartphone savvy, you'll love the Galaxy Telephone Teller phone option coming this summer! Watch for more information soon!

HOLIDAY CLOSINGS FOR 2025

- Friday, July 4th, Independence Day
- Monday, October 13th, Columbus Day
- Thursday, November 27th, Thanksgiving
- Thursday, December 25th, Christmas Day
- * Monday, September 1st, Labor Day
- * Tuesday, November 11th, Veteran's Day
- * Wednesday, December 24th, Christmas Eve (Our Branch Will Close at 1:00 pm)

For your convenience, Galaxy's digital banking products & our ATM are always available for our members. If you need to deposit a check, you are even able to do that when the Credit Union is closed. Our Remote Deposit service from your smartphone or device is able to accept your check deposit 24 hours a day, 7 days a week! Loan payments, correspondence, and deposits can also be dropped into our night depository located in the Credit Union's 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)

