



1313 Liberty Street
Franklin, PA 16323
814-432-1207
Fax: 814-437-3134
www.galaxyfcu.com
Toll Free: 866-835-2125
galaxyfcu@galaxyfcu.com

Galaxy Federal Credit Union was established 10/14/1940.

The 12 stars in our logo signify and honor our 12 original founders.

We offer low rates and affordable terms

Looking to refinance an existing loan held at another Financial Institution? We can make the process easy and possibly save you money. Bring in your current loan documents and we will review to see if we can save you money. We offer low rates, convenient terms, optional disability, life and involuntary unemployment, skip-a-payments twice a year, and deferments for those unexpected events in life. We also offer Guaranteed Asset Protection (GAP) and Mechanical Repair Coverage (MRC) for your vehicles. Stop in today and see why we are "Where YOU Belong".

We have a loan for that and more...

Galaxy offers affordable loan rates and terms on all loans. Stop in, call or visit www.galaxyfcu.com for details, rates, or to apply.

GALAXY
FEDERAL CREDIT UNION

1313 Liberty St., Franklin
814-432-1207
www.galaxyfcu.com

We recently issued CHIP Debit Cards to members with an existing debit card. We want to thank all of you for your patience as we implemented this important and fraud reducing product. As a reminder, you can sign up for Debit Alerts on our website.

2017 Christmas Clubs will close out on 10/31/2017 and funds will be available on 11/01/2017. Christmas Clubs for 2018 start on 11/01/2017. Stop in for details or to start your club for next year!

Our IRA Program: We offer Individual Retirement Accounts similar to a savings account, in that you can deposit what you want when you want. Earnings are calculated daily and paid quarterly. You open the account by completing the appropriate paperwork and depositing at least \$50. Deposits can then be made through payroll, transfers, or as a deposit whenever you want. There are no fees to open or close the account. In the past, we charged an annual fee on 01/01 of each year. Starting 12/31/17, there will be a \$7.00 quarterly fee assessed to each IRA. This fee covers the cost charged to us to maintain your IRA and perform the required governmental reporting. Contact us for any questions or to open your IRA.

Did you know? Galaxy became a community credit union in 2002. This opened up membership to anyone who lives, works, worships, volunteers, or attends school in Venango County AND their immediate family members. We are a full service not-for-profit financial institution. Please refer all your family, neighbors, and friends to Galaxy. They will be glad you did!

Our very popular, **Skip-a-payment Program** will be offered again this 2017 Christmas season. This program allows you to skip one monthly payment (or its equivalent) in November, December, or January. 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. Please ask if you have any questions.

Name: _____
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: November OR December OR January 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. However, Galaxy Payment Protection can continue as long as the loan is in repayment status. 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.

HOLIDAY CLOSINGS FOR 2017

- Monday, October 9th, Columbus Day Thursday, November 23rd, Thanksgiving
- Monday, December 25th, Christmas Monday, January 1st, 2018 Happy New Year

For your convenience, our ATM is always available.

Loan payments and deposits can be dropped into our night depository located in the first drive thru lane.

We also offer our online Virtual Branch system that is available 24/7/365. Visit www.galaxyfcu.com to sign up.

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 your statement is ready. Thank you for helping us save the trees!

Normal Office Hours

- Monday—Thursday 9 AM to 4 PM
- Friday 9 AM to 6 PM
- Drive thru open 1/2 hour later (except for holiday early closings)

