

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

Planning a trip soon? We

have VISA Travel Money

Cards. These are safe, con-

venient and reloadable,

and can be used anywhere that accepts VISA. Ask for

details and pick yours up

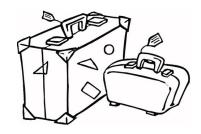
at the credit union today.

Please do your friends, coworkers, family and neighbors a

big favor by recommending they open an account at Galaxy today.

The benefits of credit union membership include great rates on deposits and loans, Christmas and Vacation Clubs, Youth Accounts, Cash Paid for Good Grades, Skip-A-Payments offered

twice a year on loans, Deferments offered on loans, Coin Machine, Debit Cards, ATM, Night Deposit, Emergency Loans, Free online access to your accounts and free online bill payer, and so much more.



Payment Protection Plan

A voluntary loan payment protection product that is designed to help you get relief from loan payments if a protected life event unexpectedly happens to you. Available on your existing and new loans at Galaxy at affordable rates, this will help lessen you and your family's worries during a time when your income may be reduced or lost. Simple eligibility requirements help ease the signup process. Ask for details today.

Loan Rates

We offer a variety of loans at low rates, convenient repayment options, and terms. Galaxy can also refinance loans held elsewhere. Ask for details or apply today!

Concerned about Identity Theft?

We have a booklet available to help you understand what Identity Theft is, how to protect yourself, and what to do if you are a victim. Ask for your free copy today. **Our 77th Annual Meeting** will be held on May 3rd, 2018 at Dawndi's Restaurant, Warren Road, Franklin. Doors will open at 5 and the meeting will start at 5:30 PM. Light refreshments will be available. Up for re-election are Dennis Hoover and Richard O'Polka. The annual meeting is open to all credit union members and is your opportunity to meet the credit union employees and volunteers, to learn about the credit union's upcoming events, and to hear reports on our continued success that could not be possible without all of our members! If you plan to attend, please call us at 432-1207 to make your reservation, no later than April 18th, 2018.

Galaxy's New Website: Have you checked out our new website? The address is still www.galaxyfcu.com, but the content is new. The new site is ADA accessible and will work with any device you have. We provided a lot of links for information you may find useful. Information on our Extended Warranty Product for all your vehicles, even if they are not financed here; an affordable GAP Product; Our Indirect Lending Program and help with shopping for your next vehicle; Free Credit Reports; Identity Theft; Deposit and Loan Rates; Loan Applications and Quotes; Loan Protection and so much more. We also have provided links for several of our partners such as Student Loans and Mortgage Loans. And of course, you can still log on to your Galaxy accounts to transfer funds, check balances, pay your bills and more.

Unfortunately, we are not able to hold our 11th Annual Community Shred Event this year. At the time of this newsletter printing, we have been unable to confirm the date and event with our business partner from previous years. We will continue to try and bring you this event and will let you know if/when we can. If we can get a confirmation from them for a future date, we will announce it in the branch, on our Facebook page, and website. We sincerely apologize for any inconvenience.



Online Services

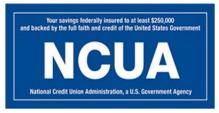
We offer FREE online access to your accounts including the ability to transfer funds, confirm cleared checks, review statements, and even pay your bills. Access is through our website and is safe and easy. You can also opt out of paper statements and even apply for a loan. Visit www.galaxyfcu.com for more information.

HOLIDAY CLOSINGS FOR 2018

- Monday, May 28th, Memorial Day
- Monday, September 3rd , Labor Day
- Monday, November 11th, Veteran's Day
- Monday, December 24th, Closing at 1 PM
- Monday, December 31st, Closing at 1 PM

- * Wednesday, July 4th, Independence Day
- * Monday, October 8th, Columbus Day
- * Thursday, November 22nd, Thanksgiving
- * Tuesday, December 25th, Christmas
- * Tuesday, January 1st, 2019

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 any time. We open this every workday morning.







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)