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On Tuesday, August 21st, we will be closed all day to upgrade our system.

We apologize for any inconvenience this may cause, but we need to implement necessary upgrades to our processing system. This upgrade should be transparent to our members and all of our services will remain the same. While we will be closed all day on Tuesday, we plan to resume normal hours on Wednesday, August 22nd.

Please note that transactions will be posted and members should be able to use their debit cards without any delays or problems. Our ATM should also work and our Night Deposit will be available with transactions posting on Wednesday morning.

Thank you for your patience and understanding as we work to improve our systems and our processing.

Shred Week Rescheduled to Week of August 6th

11th Annual Community Shred Event— Bring in your personal documents during the entire week of August 6th, (during normal business hours). Secure bins will be in the lobby—all items must be placed in these bins. Please note this is for confidential statements, tax returns, etc. This is available to individuals and businesses, please! No charge. This is available to non profits, only. No charge. You will need to take bags with you.



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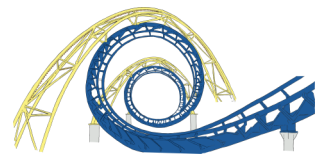
Debt Protection Plan

Watch for our next newsletter for details on our improved Debt Protection Plan which includes optional coverage for Disability, Life, and/or Involuntary Unemployment. These plans are available on new and existing loans at Galaxy. If you already have coverage on your loan, details will be mailed to you. Or you can ask for details on how to add this affordable coverage on all your Galaxy loans.

Travel Money Cards



Travel smarter this summer with a CUMoney® Visa TravelMoney® card. It's safer than cash and easy to manage with the CUMoney mobile app. Ask us how you can get started with a TravelMoney card today!



We are again offering discounts for several area amusement parks. Details are available at the branch or on our website. Tickets are non-refundable so we recommend you read the rules and restrictions imposed by the location before your purchase. Have a fun summer!

At our 77th annual meeting, held on 05/03/18, Dennis Hoover and Richard O'Polka were re-elected to 3 years terms. Thank you to these and all of our credit union volunteers!

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.



2018 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.

UPCOMING HOLIDAY CLOSINGS FOR 2018

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!

- Wednesday July 4th, Independence Day
- Monday, September 3rd, Labor Day
- Monday, November 12th, Veteran's Day
- Monday, December 24th, Closing at 1 PM
- Monday, December 31st, Closing at 1 PM
- * Tuesday, August 21st—Conversion (see article on Page 1)
- * Monday, October 8th, Columbus Day
- * Thursday, November 22nd, Thanksgiving
- * Tuesday, December 25th, Merry Christmas
- * Tuesday, January 1st, 2019, Happy New Year

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)

