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Vehicle Loan Rates

2.95% APR on 2016—2018

3.99% APR on 2012—2015

Home Equity Loans start at 3.49% APR. Other loan types available.

Ask for details and apply today! Or visit

www.galaxyfcu.com. Rates are subject to change and may change based on collateral value and loan terms. Loan approval based on credit union policies.

LOAN BENEFITS AT GFCU:

When considering who to finance your next loan with, remember that Galaxy is a Community Credit Union. Our employees live here and decisions are made by a volunteer Board of Directors that live here too. Galaxy is owned by the Members and returns any profits to the members in the form of better rates on deposit and loan products, and lower fees. We support the local community and volunteer for many organizations in this community! We are People Helping People.

When life throws you an unexpected event, we offer loan payment deferments to help get you through. We offer Skip-A-Payments twice a year so our members can take a summer vacation and have a nice Christmas holiday. We will work with our members to keep their credit good and loans current. We offer so much more than the large financial institutions because we are "Where YOU Belong"!



Did you know that 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 any Member Service Rep for details.

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.

PLEASE TELL YOUR FAMILY, NEIGHBORS, COWORKERS, & FRIENDS ABOUT GALAXY! AS A COMMUNITY CREDIT UNION, WE ARE HERE FOR EVERYONE IN VENANGO COUNTY AND THEIR IMMEDIATE FAMILY MEMBERS! WE ARE WHERE THEY ALL BELONG!



Our 77th Annual Meeting will be held on May 3rd, 2018. Details of the meeting will be in the next newsletter. Up for re-election are Dennis Hoover and Richard O’Polka. Both are willing to serve another 3 year term. Other members interested in being nominated may pick up a petition and packet at the credit union. Completed forms must be returned by 03/20/2018. An election is necessary only if more than two members run for the two open positions. If applicable, ballots will be mailed to all members 30 days prior to the meeting. Watch for details in the spring newsletter.

Debit Card Fraud Calls—We are now required to have your consent to receive autodialed and/or pre-recorded telephone calls and/or short SMS messages regarding fraudulent activity on your debit card. Failure to provide consent could result in additional fraud charges on your account, if we cannot contact you to inform you of a suspected abuse. A form is below or available by contacting us. We encourage you to sign your consent form immediately. Thank you.

Account # _____ Name: _____

ATM/Debit Card # _____

Daytime Phone # _____ Evening Phone # _____

Mobile or Landline

Mobile or Landline

You hereby consent to receive autodialed and/or pre-recorded telephone calls and/or short SMS messages from or on behalf of Galaxy Federal Credit Union at the telephone number(s) provided above, including if applicable, your wireless number. These calls or messages will be made regarding possible fraudulent activity on your debit/atm card. If you wish to remove consent, you must contact the Credit Union in writing clearly stating this and providing the applicable phone number.

Signature: _____ Date: _____

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, Jan 15th, Martin Luther King Day
- Monday, May 28th, Memorial 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
- * Monday, February 19th, Presidents’ Day
- * Monday, July 4th, Independence Day
- * Monday, October 8th, Columbus Day
- * Thursday, November 22nd, Thanksgiving
- * Tuesday, December 25th, Christmas Day
- * 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)

