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GALAXY MOBILE BANKING APP

Our new mobile banking app is here. Use it to aggregate all of your financial accounts, including accounts from other banks and credit unions, into a single view. It's fast, secure and makes life easier by empowering you with the tools you need to manage your finances. You can also use it to:

- Keep your transactions organized by adding tags, notes and photos of receipts and checks
- Make payments to a business, organization or a friend
- Transfer money between your accounts
- Find branches and ATMs near you

To use the Galaxy FCU app, you must be enrolled as a Galaxy Federal Credit Union Virtual Branch user. If you currently use our Virtual Branch, simply download the app from the iTunes Store or Google Play Store, launch it, and login with the same Internet Banking credentials.

80 Years of Service

In 2020, we will be celebrating 80 years of serving our community. We were chartered on 10/14/1940 by 12 Joy Mining Employees.

That is why there are 12 stars in our logo—to pay respect to our founders!

Watch for details on our celebration plans.



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 for details.

Virtual Branch and Bill Pay Available on our Mobile Banking App

We offer free online access to your accounts. With this, you can view transactions, transfer funds, make loan payments and more. We also offer FREE online bill pay so you can schedule payment of your bills at your convenience and leave the rest to us. Visit our website to sign up and start using these easy and safe services.

Our 79th Annual Meeting will be held on May 7th, 2020. Details of the meeting will be in the next newsletter. Up for re-election are Vicki Henderson and Dale Reed. Director Henderson has decided to not re-run and retire from the Board, while Director Reed is willing to serve another 3 year term. Reed is an IT Manager at the Franklin Plant of Borchers Americas, Inc. Previous Board Director Cinda Anderson-Richards has expressed a desire to return to the Board to fill the vacancy. She recently retired from Joy Mining/Komotsu as the Senior Human Resources Manager. Other members interested in being nominated may pick up a petition and packet at the credit union. Completed forms must be returned by 03/25/2020. 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.

Understand Your Credit Score—Your credit scores are based on information in your credit report and generally range from 300 to 850. A higher score makes it easier to qualify for a loan or lower interest rates. Several variables affect your credit score such as: How many credit accounts you have; How long you've had those accounts; How close you are to your credit limit ; How much credit you have left; How often your payments have been late; and many other factors. At Galaxy, we want to help you improve your credit scores, learn how to check your reports, and also how to report any discrepancies or disputes. Stop in and pick up several brochures that we have available at no charge to help you understand and improve your score.

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.

HOLIDAY CLOSINGS FOR 2020

Check Reordering

Check supply low? You can reorder your checks online. Visit our website at www.galaxyfcu.com, select Member Services, browse the designs and then place your order. Or call 877-838-5287 to reorder. These methods are easy and safe and help to eliminate any errors created when ordering from unknown suppliers.

- Monday, Jan 20th, Martin Luther King Day
- Monday, May 25th, Memorial Day
- Monday, September 7th, Labor Day
- Wednesday, November 11th, Veteran's Day
- Thursday, December 24th—closing at 1 PM
- Friday, January 1st, 2021
- * Monday, February 17th, Presidents' Day
- * Friday, July 3rd, Independence Day
- * Monday, October 12th, Columbus Day
- * Thursday, November 26th, Thanksgiving
- * Friday, December 25th, Christmas Day

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)

