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We recently held a trivia contest on our Facebook page asking questions about our 80 year history. Each week, the winner received a Galaxy Swag Bag. Those winners were: Kim Goodman, Joyce Frenz, Susan Blauser, Deanna Wolfgang, and April Lepley. The grand prize winner, David Kriebel, received a Swag Bag and an \$80 VISA Gift Card. Thank you to all that participated. We

hope you had fun and learned about our 80 year history. Please like us on Facebook so you will be informed of upcoming events and news.



Credit Unions were originally formed on the basis of **“People Helping People”** and we still hold to these values today. We use the deposits from our members to loan out to other members in the community. (Member deposits are federal insured to at least \$250,000 by NCUA.) We offer very competitive rates on both our deposits and loans as credit unions are owned by the members. Of course, we have to have some “profit” to pay the bills and keep funds in reserve as required by our regulators. But we are able to keep any service fees at a minimum while still offering great products to our members.

We support the community through donations of funds and time. We offer our lobby for non-profit sales (when our lobby is permitted to be open) and **we are very proud that we have been serving people and their families from Venango County for over 80 years.**

We look forward to continuing to serve our members and community for many more years to come. Please help us to grow by referring your family, coworkers, friends, neighbors, classmates, church friends, and more to Galaxy. We are sure they will thank you.

COVID Update

To help keep our members and employees safe, we closed our lobby on 11/25/2020, due to the increase in COVID-19 cases.

We ask that all members use the drive thru, online banking products, night deposit, ATM and our telephone to conduct your business with us. If necessary, our lobby is available by appointment.

We are constantly watching the news for rules, updates and mandates. As soon as we determine it is safe, we will reopen our lobby. We want to thank all of you for your understanding as we continue to work through this pandemic. Stay safe!

Virtual Branch, Bill Pay, and Mobile Banking App

Did you know that we offer free online access to your accounts from your computer, phone, or other devices. With this, you can view transactions, transfer funds, make loan payments and more. Visit our website or download the mobile application to sign up and start using these easy and safe services.

Our 80th Annual Meeting will be held on May 6th, 2021. Details of the meeting will be in the next newsletter. Up for re-election are Denny Hoover and Richard O’Polka. Both directors have agreed to serve an additional 3 year term. Director Hoover has served on the Board since 2006 and Chairman since 2007. He also serves on the Investment Committee and previously served on Supervisory Committee. Director O’Polka has served on the Board since 2012. He also previously served on the Board, Nominating Committee and is currently on the Investment and Asset Liability Committees. Other members interested in being nominated may pick up a petition and packet at the credit union. Completed forms must be returned by 03/24/2021. 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.

Payment Protection Plan

We offer 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. This protection includes disability, life, and involuntary unemployment. 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 sign-up process. Ask for details today.



Indirect Lending

We offer indirect lending with most dealers through Keystone Lending Alliance (KLA).

When shopping for a new or used vehicle, you can even get pre-approved with us before you shop. Ask the dealer to put your loan through KLA with Galaxy. This will give you the best rate available and make the process easy.

Select Vehicle Loans under the Borrow tab on our website for details or to apply.

HOLIDAY CLOSINGS FOR 2021

- Monday, Jan 18th, Martin Luther King Day
- Monday, May 31st, Memorial Day
- Monday, September 6th, Labor Day
- Thursday, November 11th, Veteran’s Day
- Friday, December 24th—closing at 1 PM— Both lobby and drive thru
- * Monday, February 15th, Presidents’ Day
- * Monday July 5th, Independence Day
- * Monday, October 11th, Columbus Day
- * Thursday, November 25th, Thanksgiving

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 at any time. We open this every workday morning. You can apply for a loan online via our website. If you need assistance when we are closed, please leave us a phone message or email us. We will respond as soon as we can. Please do not try to correspond with us on Facebook. Enjoy all the holidays!

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)

