



“Where YOU Belong!”

1313 Liberty Street, Franklin, PA 16323

W [www.galaxyfcu.com](http://www.galaxyfcu.com)

814-432-1207 or Toll Free 866-835-2125

Fax: 814-437-3134

## **Christmas Club Policy Change**

*Effective with our 2022 Christmas Clubs, clubs will automatically close out on September 30th instead of October 31st of each year. We hope this change gives our members more time to shop for the holidays, by having their funds available a month sooner.*

*Clubs can be opened at any time with a minimal deposit of \$5.00. Deposits may be made at any time and for any amount. We calculate dividends on the balance daily and pay them quarterly to the club account.*

*There is a small penalty for early withdrawal, as Christmas Club accounts are designed to have the funds stay in your account until 09/30. Stop in to open your club account today.*

## **Protect Your Personal Information**

The new year is a perfect time to order your free credit report and confirm all accounts listed are yours. Every consumer under U.S. law is entitled to one free credit report annually from each of the three nationwide consumer reporting agencies. To order yours, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free 877-322-8228.

Also remain vigilant—you should always check any statements for activity you do not recognize and report any suspicious activity immediately. If you have been a victim of fraud, contact the local police to file a report.

You should never provide personal or confidential information via email or unsolicited phone calls or texts. You should not click on links or attachments sent from unknown senders. Please use caution at all time!

## **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.

## **COVID Update**

*We watch the news for rules, updates and mandates on this pandemic and will continue to follow the protocol as outlined by the authorities.*

*From time to time, we have had to close our lobby temporarily due to staff shortages and other Covid related issues. Our drive thru has remained open at all times.*

*We ask all members to practice safety and common sense when coming in to the lobby. Currently, masks are not required by recommended, especially if you are not vaccinated.*

*We want to thank all of you for your patience and understanding as we continue to work through this pandemic.*

*Please Stay safe!*

**Our 81st Annual Meeting** will be held on May 5th, 2022. Details of the meeting will be in the next newsletter. Up for re-election are Don Owens, Chris Baxter, and Corey Ritchey. All directors have agreed to serve an additional 3 year term. Director Baxter has been a volunteer since 1996 and a director since 1997. Director Owens has served on the Board since 2010. And Director Ritchey just joined the Board in September 2021 due to the passing of Director Rod Bullman. Other members interested in being nominated may pick up a petition and packet at the credit union. Completed forms must be returned by 03/21/2022. An election is necessary only if more than three members run for the three 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 2022

- Monday, Jan 17th, Martin Luther King Day
- Monday, May 30th, Memorial Day
- Monday July 4th, Independence Day
- Monday, October 10th, Columbus Day
- Thursday, November 24th, Thanksgiving
- \* Monday, February 21st, Presidents’ Day
- \* Monday, June 19th, Juneteenth Day
- \* Monday, September 5th, Labor Day
- \* Thursday, November 11th, Veteran’s Day
- \* Monday, December 26th, Christmas

**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.**

### 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)

