



“Where YOU Belong!”

1313 Liberty Street, Franklin, PA 16323

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Fax: 814-437-3134

Galaxy offers great rates and terms on all of our loan products. These include loans for new/used vehicles, RVs, boats, motorhomes, home equity loans, personal loans, and more. We never charge a prepayment penalty and our rates are fixed for the loan term. We also offer our members deferments and skip-a-payments. For a current list of our loans and the rates, please visit our website.

Mission Statement

The new year is a perfect time to reflect on our Mission Statement which is: ***Galaxy Federal Credit Union will provide the best financial services and products at competitive rates in a safe, professional, and friendly atmosphere to benefit our members in their current and future financial needs***. At Galaxy, we take this seriously and are constantly reviewing our current services and researching possible new services. As a small financial institution, we may not be able to offer some services that much larger places can, but we are proud of our products and strive to bring you the best products at fair prices. We do the same with our loan and deposit rates. As a credit union, the money we lend to our members is the money saved by other members, so we analyze loan decisions carefully and take all available measures to collect the money loaned out. That is why all credit unions use the philosophy of People Helping People®. We strive to give you a credit union that you are proud to be a member of. We ask that you refer us to your family members, neighbors, coworkers, and friends. Galaxy is Where YOU Belong!

Virtual Branch, Bill Pay, and Mobile Banking App

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, view your statements, read the quarterly newsletter, and more. Visit our website or download the mobile application to sign up and start using these easy and safe services.

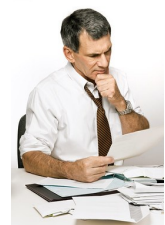
Paper Statements

Are your statements from Galaxy never opened? And then you have to find a way to shred them? Did you know that we offer eStatements, so you can opt out of paper statements. You may then re-view your statements online at your convenience. The quarterly newsletter is also available online.

Selecting eStatements helps save the credit union money, reduces the waste on trees and may help prevent fraud.

To elect eStatements, sign on to your online account, select Self Service and then eStatements.

If you want to receive paper statements and newsletters, that is okay too. We do not charge for you to receive paper statements.



Our 82nd Annual Meeting will be held on May 4th, 2023. Details of the meeting will be in the next newsletter. Up for re-election are Dale Reed and Cinda Richards. Director Reed has agreed to serve another three year term. He has been a volunteer since 2007 and Membership Officer since 2008. Dale is the IS Systems Engineer, Finance/Security Manager at Milliken & Co. Director Richards has decided to retire from the Board. The Nomination Committee is nominating Deborah Eckelberger to fill her spot on the Board. Deb is the Economic Development Director at Franklin Industrial & Commercial Development Authority. She has agreed to serve a three year term if elected. Other members interested in being nominated may pick up a petition and packet at the credit union. Completed forms must be returned by 03/20/2023. 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.

How can you avoid delinquent loan payments and keep good credit?

Let’s be honest, almost everyone has had a difficult time keeping up with bills at some point in their life. At Galaxy, we understand and want to help you stay current during those times. If you find you need some extra time on loan payments with us, stop in or call. Do not ignore the situation, it will only get worse. We can work with you and offer a deferment, skip-a-payment or even consider modifying the loan. These options are great ways to stay current and keep your credit good with us and others.



Youth Accounts

We offer accounts for youth from birth to age 18. A parent or guardian must be on the account which may include a saving, checking, Christmas club, CD, and even a loan. A minimum deposit of \$5 is required to open the account.

We pay our youth members cash for their good grades and since 2008 have paid out over \$40,000 to our youth members for their grades.

HOLIDAY CLOSINGS FOR 2023

- Monday, Jan 2nd, Happy New Year
- Monday, February 20th, Presidents’ Day
- Monday, June 19th, Juneteenth Day
- Monday, September 4th, Labor Day
- Saturday, November 11th, Veteran’s Day
- Monday, December 25th, Christmas
- * Monday, Jan 16th, Martin Luther King Day
- * Monday, May 29th, Memorial Day
- * Tuesday July 4th, Independence Day
- * Monday, October 9th, Columbus Day
- * Thursday, November 23rd, Thanksgiving
- * Monday, January 1st, 2024

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)

