



“Where YOU Belong!”

1313 Liberty Street, Franklin, PA 16323

www.galaxyfcu.com

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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 institutions do, 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 ®. That is more than just a nice tag-line. It calls each of us to action. It calls us to look around and seek opportunities to help each other and to build the kind of community in which we all want to live. Galaxy works hard being 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, so we can work hard for them also.* Galaxy is Where YOU Belong!

### Virtual Branch, Bill Pay, and Mobile Banking App

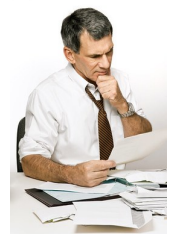
We offer free online access to your credit union accounts from your computer, phone, or other devices. From your preferred device you can view transactions, transfer funds, make loan payments, view your statements, pay bills, research financial decisions, and more. Visit our website or download the mobile application to sign up and start using your Galaxy easy and secure digital services.

It all starts at <https://www.galaxyfcu.com>

### Scams & the New Year Unfortunately Go Together

*Members must stay vigilant to avoid the growing list of ways scammers target taking your hard earned money. Below are some tips to avoid being a victim from the U.S. Dept. of Treasury:*

- Only buy from reputable merchants.
- Don't be pressured to purchase an item or pay for a service quickly.
- Don't give out personal or account information to anyone who calls you.
- If you receive a call saying it is your financial institution trying to pressure you to take action or provide information that makes you uncomfortable, hang up and call the institution back using the phone number listed on your account statement.
- Be alert for deals that are too good to be true online. It could be a scam.



**Our 83rd Annual Meeting** will be held on May 2nd, 2024. Details of the meeting will be in the next newsletter. Up for Board of Directors re-election are Dennis Hoover and Dick O’Polka. Directors Hoover and O’Polka have agreed to serve another three year term. Director Hoover has served on the Board since 2006 and as 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 03/22/2024. 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.

**Galaxy pays our youth members cash for their good grades, and since 2008 has paid out over \$41,000 to our youth members for their grades. Free money is a smart move.**

**HOLIDAY CLOSINGS FOR 2024**

- Monday, Jan 1st, Happy New Year
- Monday, February 19th, Presidents’ Day
- Wednesday, June 19th, Juneteenth Day
- Monday, September 2nd, Labor Day
- Monday, November 11th, Veteran’s Day
- Tuesday, December 24th, Christmas Eve  
Office Closes at 1pm on Christmas Eve
- Wednesday, January 1st, 2025
- \* Monday, Jan 15th, Martin Luther King Day
- \* Monday, May 27th, Memorial Day
- \* Thursday July 4th, Independence Day
- \* Monday, October 14th, Columbus Day
- \* Thursday, November 28th, Thanksgiving
- \*Wednesday, December 25th, 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)

