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Summertime 2024



As summer heats up and the nice weather sets in, we want to remind all members that Galaxy is all about saving our members time and money! Our e-banking services have been updated over the past few months, including: Our Online Virtual Branch Next Product; Online and Mobile Bill Payment Product; and Our Mobile Banking App. Wherever you are, whenever you need access to your Galaxy accounts, you have it—right Where You Belong! We've upgraded these services & products for all of our members, and they are designed to save you time this summer and beyond. Check out our new education and information sections of galaxyfcu.com for more information on how we can save you time & money. So sign up! We will look to see you online! If you have any questions or would like to get started - always feel free to come in, call, or click for assistance.

Summer Loans and Saving

Starting on Memorial Day, and continuing all summer long, Galaxy will have sizzling savings, home equity loans, and auto loan rates! Come in, call, or click on our website to beat the heat with our current cool rates.



Our 83rd annual meeting was held on 05/02/2024. Incumbent directors, Dennis Hoover and Richard O'Polka, were elected to the Board of Directors for 3-year terms. Thank you to our board members and to all of our credit union volunteers! Also, thank you to everyone who took the time to attend the meeting and to our credit union members for your continued support!

Our very popular **Skip-a-Payment Program** will be offered again this summer. This program allows you to skip one monthly payment (or its equivalent) in July or August. This is our way of saying thank you for your continued support of our credit union.

To take advantage of this offer and skip your payment, read the rules at the bottom of the form below and if you are in agreement with the terms, complete and return the form to us as specified. Remember that your loan must be current and you must remit the completed form at least three days before the payment is due. This form is also available on our website. Please ask if you have any questions.



2024 Vacation and Back to School Skip-A-Payment Coupon

Galaxy Federal Credit Union

Name: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$16.00

Daytime Telephone: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$16.00

Email: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$16.00

Address: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$16.00

City, State, Zip: _____ Loan Number: _____ Payment Amount: \$ _____ Fee \$16.00

Indicate the month you want to skip: July OR August Total Fees Due: \$ _____

Please deduct the total fees from (circle One): Savings # _____ Checking # _____ Check Enclosed

Member's Signature: _____ Joint Signature, if necessary: _____

Loan payment must be current. Emergency Loans, Note Loans, and Lines of Credit are not eligible. You may skip only one monthly payment (or its equivalent). Complete the above form and submit at least 3 business days before the payment you want skipped is due. If you use a coupon book, move the coupon for the month you are skipping to the back of the book. The term of any Credit Life and/or Disability Insurance coverage purchased in connection with the original obligation will NOT be extended for the additional term provided in the Skip-A-Payment agreement. Payment Protection Plan coverage will continue. When you take advantage of this offer, we will shift your deferred payment to the end of your payment schedule, extending your maturity date by one month. Interest will continue to accrue on the unpaid balance of your loan during the deferment period. Some members and/or loans are not eligible. See any employee for questions.

Upgrade Behind the Curtain

A Core Processing System is the “brains” of financial institutions, including our Credit Union. Later this fall, Galaxy will be upgrading our CORE system. When this upgrade is complete, we will have the ability to bring additional quality products to our members. Watch for more information soon!

HOLIDAY CLOSINGS FOR 2024

- Thursday, July 4th, Independence Day
- Monday, October 14th, Columbus Day
- Thursday, November 28th, Thanksgiving
- Wednesday, December 25th, Christmas Day
- * Monday, September 2nd, Labor Day
- * Monday, November 11th, Veteran’s Day
- * Tuesday, December 24th, Christmas Eve (Our Branch Will Close at 1:00 pm)

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 the night deposit every workday morning and process all transactions.

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)

