



“Where YOU Belong!”

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2025 HAPPY NEW YEAR TO ALL! 2025

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 our skip-a-payment program. For a current list of our loans and the rates, please visit our website.

Mission Statement

Each 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 offer every services that some much larger competitors can, but we are proud of our line-up and strive to bring you the best products at fair prices. In 2024, Galaxy has upgraded our ability to offer many competitive Digital Banking products to save you time and money. And there is more to come in 2025! Galaxy also consistently offers very competitive 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 how all credit unions use the philosophy of People Helping People®. We strive to make Galaxy 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! We would love to have your referrals join us!

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 flexibility, you can electronically view transactions, transfer funds, make loan payments, view your statements, read our quarterly newsletter, and more. Visit our website or download the mobile application to sign up and start using these easy and safe services.

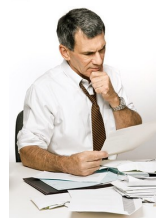
Paper Statements

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 completely out of paper statements? You may then review your statements online at your convenience. The quarterly newsletter is also available online.

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

To elect eStatements, sign on to your online account, select eStatements from the Accounts page, and follow the on-screen instructions.

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



Our 83rd Annual Meeting will be held on May 1st, 2025. Details of the meeting will be in the next newsletter. Up for re-election are Chris Baxter, Corey Ritchey, and Don Owen. Directors Baxter and Ritchey have agreed to serve another three year term on your board. Director Owen has decided to retire from the Board, and his position will be open for election. Director Baxter has been a volunteer since 1996 and a director since 1997. He currently serves as Vice-Chairperson of your Board. Director Ritchey has been a director since 2021 and is the current Secretary/Treasurer of the Galaxy Board. Other members interested in being nominated may pick up a petition and packet at the credit union. Completed forms must be returned by 03/17/2025. 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 more 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 “As” & “Bs” in school. Since 2008 we have paid out over \$41,500 to our youth members for their good grades.

HOLIDAY CLOSINGS FOR 2025

- Wednesday, Jan 1st, Happy New Year
- Monday, February 17th, Presidents’ Day
- Thursday, June 19th, Juneteenth Day
- Monday, September 1st, Labor Day
- Tuesday, November 11th, Veteran’s Day
- Thursday, December 25th, Christmas
- * Monday, Jan 20th, Martin Luther King Day
- * Monday, May 26th, Memorial Day
- * Friday, July 4th, Independence Day
- * Monday, October 13th, Columbus Day
- * Thursday, November 27th, Thanksgiving
- * Thursday, January 1st, 2026

NOTE: Wednesday, December 24th Christmas Eve—Office Closes 1:00pm

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 depository 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 correspond with or attempt to “call” Galaxy via Facebook. Our page is not checked daily for member communications. Enjoy all your Holidays and thank you for being a Galaxy Federal Credit Union member!

Check out our website’s new Digital Banking and Education sections in Member Services!

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)

