BULLETIN BOARD

Join Us For The 8th Annual Grateful Gallop

Start your Thanksgiving festivities with the Grateful Gallop 5k, now in its 8th year! All proceeds will go to the Grove City Community Food Pantry. Not only is it a fun event for everyone, but it's also an opportunity to give back to those in need.

We're honored to sponsor this meaningful and enjoyable event!

Learn more or register at https://runsignup. com/Race/PA/GroveCity/GratefulGallop5k.

Dormant Account Reminder

Remember, your account becomes classified as dormant when the balance in your Share Account is less than \$100, you have no other services with GCAFCU, and your account has been inactive for over 12 months. Dormant accounts will be assessed a \$3.00 monthly fee unless you reactivate your account.

We don't want to see you go, so be sure to keep your account active! Make a deposit, sign up for direct deposit, or open a new account. It's easy to take advantage of your credit union membership.

Holiday Closings

Veterans Day

Saturday, November 11, 2023

Thanksgiving Day

Thursday, November 23, 2023

Christmas Day Monday, December 25, 2023

New Year's Day Monday, January 1, 2024

Martin Luther King, Jr. Day Monday, January 15, 2024



Grove City Area Federal Credit Union

Banking But Better!

www.GCAFCU.org Email: info@gcafcu.org

> **One Credit Union Way Grove City, PA 16127**

724-458-7520 Fax: 724-458-7527

OFFICE HOURS

Lobby:

Monday - Friday 7:00 AM - 4:00 PM Saturday Closed

Drive Thru:

Monday – Friday 7:00 AM – 4:00 PM Saturday Closed

> 1600 S. Center St. Ext. **Grove City, PA 16127**

724-458-7520 Fax: 724-748-6100

OFFICE HOURS Lobby:

Monday - Friday 8:00 AM - 5:00 PM Saturday 9:00 AM to Noon

Drive Thru:

Monday – Thursday 8:00 AM – 5:00 PM Friday 8:00 AM - 7:00 PM Saturday 9:00 AM to Noon

After Hours Phone Numbers

To report a lost or stolen ATM/Visa® Debit Card, call 1-866-513-4136.

To report a lost or stolen Visa® Credit Card, call 1-800-449-7728.

Stay connected and get the latest news.













 $\mathbf{Sanking}$ But \mathbf{Better}

- A Faster Way To Receive Tax Forms
 - Go Digital With Your Next Loan

A Publication for Members of Grove City Area Federal Credit Union Money Matters



CHRISTMAS LOANS ARE BACK!

- Rates as low as 7.99% APR*.
- Repay in up to 18 months.
- Borrow \$500 to \$2,500.

Take advantage of this offer from November 1 -December 31, 2023!



THIS ISSUE

Christmas Loans Are Back!

The holiday season comes with gift-giving, festive get-togethers, family meals, and sparkling decorations. We love every aspect — except for the cost. And with rising prices everywhere, it's easy to come up short.

Don't let a lack of funds stifle your sparkle!

From November 1 - December 31, 2023, spread more joy with a GCAFCU Christmas Loan:

- Rates as low as 7.99% APR*.
- Repay in up to 18 months.
- Borrow \$500 to \$2,500.

Save more:

A competitive 7.99% APR* offers significant savings, especially compared to other loans

and credit cards. With an attractive rate and easy repayment options, you can focus more on the celebrations — and less on the bills.

Ready to make your holidays brighter?

We can help make the season memorable and affordable! Apply at www.gcafcu.org, visit us, or call 724-458-7520.

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and is subject to change without notice. See credit union for additional details.



Try Our New Coin Machine!

We're excited to offer a new self-serve coin machine conveniently located at our 1600 S. Center St. Ext Branch. You'll love the easy access!

Free for Members: We appreciate you, our members, and we're offering unlimited use of our coin machine for no charge.

Non-Members: All are welcome to use our coin machine. There's a small fee for non-members.

Our coin machine is designed to enhance your banking experience, providing convenience and efficiency. Whether rolling in with jars of coins or just a handful, our new coin machine is here to serve your needs.

Update Your Information

Have you moved recently? Or have you changed your phone number or email address? For the safety and security of your account information, it is imperative that you notify the credit union of these changes. It is important to have all updated contact information on file. Thank You.



WELCOMING MORE MEMBERS!

Our mission has always been to provide members with outstanding financial services while embodying the principle of "Banking but Better." If you love banking with us, we want to remind you of our expanded field of membership.

Our credit union family is growing:

We'd love for your friends, co-workers, and family members to join the journey! If they live, work, worship, or attend school in any of the following counties, they can be part of the GCAFCU family:

- Mercer
- Clarion
- Forest

- Butler
- Crawford
- Jefferson
- Elk Lawrence

Warren

Venango

Why Grove City Area FCU?

We're more than just banking services; we pride ourselves on offering an exceptional experience that prioritizes the needs of our members. By joining GCAFCU, your loved ones can enjoy:

- Competitive rates.
- More personalized service.
- A range of financial products tailored to individual needs.
- And most importantly, a community that cares!

Spread the Word!

If you believe in Banking But Better, invite your friends, co-workers, and family members to join GCAFCU.

Go Digital With Your Tax Forms

Looking for a faster way to access your credit union tax forms? You can opt-in for electronic tax forms and get your documents in no time!

Here's how:

- Log in to Online Banking.
- Select the 'Statements & Tax forms' tab at the top.
- Choose 'Enroll to receive tax forms.'

It's that simple!

Once your forms are prepared, we'll send you an email alert. You'll speed up your tax preparation and can access your documents safely and quickly.



To provide unmatched convenience, we're excited to encourage innovation that aligns with the times - the power to secure your loan from the comforts of home!

Secure and Simple

Understanding how busy life is, we've streamlined the loan application process. We invite you to take advantage of all our enhanced digital loan options:

Apply Online: Visit our website at www.gcafcu.org and access our user-friendly loan application. Complete it at your own pace without the need to visit a branch.



Electronic Signatures: Once your application is approved, there's no need for in-person document signings. We've integrated electronic signatures, allowing you to finalize all the paperwork digitally.

Benefits of Going Digital:

Security First: Keeping your data safe is paramount. Complete your loan knowing your personal information is protected.

Speed and Efficiency: Forget about waiting in lines or scheduling appointments. Process your loan applications faster than ever before!

Accessible Anytime: Whether at home, at work, or even on vacation, you can apply for a loan whenever convenient.

Our commitment has always focused on "Banking but Better," and our convenient loan process is a testament to that promise. The next time you need a loan, remember we're just a click away at www.gcafcu.org.

a Season of Gratitude

As Thanksgiving draws near, I am reminded of the many blessings I am thankful for. My family, my health, the changing seasons to name a few.

I am also truly thankful for my amazing staff, our dedicated committee members and of course you, the members. Without you, we don't exist.

It is our goal to show you in everything that we do that we are Banking but Better. Whether it's helping a member balance their account or buy their first car. Maybe it's helping a teen understand how a debit card works or helping someone get unburied from credit card debt. It doesn't matter the situation, we are here to help.

In this Thanksgiving Season and always, know that we are truly thankful for the opportunity to serve you.

> Forever Thankful, Alysia McCandless

