

BULLETIN BOARD

Annual Meeting Announcement



Join us for our Annual Meeting on Tuesday, May 7, 2024, at 6:00 pm, now at a new location!

We're excited to host this year's gathering at the historic Keystone Events Center at 317 Erie Street, Grove City, PA 16127. This venue offers the perfect setting for our members to meet, discuss, and engage with credit union leaders.

Event Highlights:

Door Prizes: Stay for a chance to win exciting door prizes, awarded right after the discussion.

Catering: A light buffet meal will be provided to all attendees.

Volunteer Opportunities: Interested in contributing more actively to the credit union? Learn about volunteer positions and how you can make a difference.

Q&A Session: Submit your queries in advance at any of our locations or via email at info@gcafcu.org.

Don't miss this opportunity to connect with fellow members in a fantastic meeting space.

Holiday Closings

Memorial Day
Monday, May 27, 2024

Juneteenth
Wednesday, June 19, 2024

Independence Day
Thursday, July 4, 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 – 6:00 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.

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One Credit Union Way
Grove City, PA 16127

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A Publication for Members of Grove City Area Federal Credit Union

Money Matters

SPRING 2024

We're Ready To Help You... *Hit It Out Of The Ballpark!*

Say goodbye to poor service and unnecessary fees.
Our Checking Account is always a better way to bank!



Open a new Checking account and you'll receive two tickets to a Pittsburgh Pirates game!*

See inside for details.

YOUR HOME RUN BANKING EXPERIENCE AWAITS!

You'll score big with our amazing team!

"The staff, they're the best in the banking business. They take care of your concerns, whatever they might be, large or small." ~ Eric, a 23-year member



Banking at GCAFCU is like batting a thousand!

Free Checking – Enjoy no minimum balance, zero hidden fees, and complete freedom in your banking transactions.

Visa Debit Card – Make worry-free purchases and payments anywhere Visa is accepted.

Mobile Banking with Remote Deposits – Manage your account from your favorite mobile device.

Amazing Team – Our team is ready to offer assistance and expertise like any great coach.

Open a new Checking account and you'll receive two tickets to a Pittsburgh Pirates game!* Text the word 'baseball' to 724-458-7520 to learn more.

*Receive a free gift while supplies last. The value of the gift will be reported on a 1099-INT.

Empower Your Children's Dreams

April is Credit Union Youth Month. Help us welcome our new Youth Club mascot, **Marvel the Moose**.

GCAFCU will make the first deposit onto any new Youth Account opened during the month of April. Each child who opens an account will receive a FREE gift and will be entered into a drawing for a chance to win a Dairy Queen Gift Card!

Ask us for a coloring page and return it to either location by April 26 to be entered into another drawing for a chance to win a Dairy Queen Gift Card!



Community Shred Events!

Grove City Area Federal Credit Union invites you to our upcoming Shred Events. Safeguard your personal information by securely shredding outdated documents and sensitive materials.

When & Where:

Saturday, April 6, 2024 – Oakview Elementary School, Stoneboro

Saturday, May 4, 2024 – American Legion, Harrisville

Saturday, September 14, 2024 – Credit Union Main Office, Grove City

Each event runs from 9:00 am to noon, with all shredding done on-site for your peace of mind. Open to the public, these events are an excellent opportunity to protect yourself against identity theft while decluttering.

Understanding Your Credit Score

A crucial aspect of your financial health is understanding your credit score, often called a FICO Score. It enables lenders to evaluate your creditworthiness, affecting your ability to borrow money at reasonable rates.

What is a Credit Score?

A credit score represents your credit risk as a three-digit number. It's derived from your credit report, a detailed credit history record, including loans, credit cards, and other financial activities. Credit scores range from 300 to 850, with higher scores indicating lower risk to lenders.



Your score is influenced by several factors, including:

- **Payment History:** Timeliness of your payments on credit cards, loans, and other accounts.
- **Credit Utilization:** The ratio of your current revolving credit balances to the total available credit.
- **Length of Credit History:** How long you've had credit accounts and the average age of these accounts.
- **Types of Credit:** The mix of accounts you have, such as credit cards, installment loans, mortgage loans, etc.
- **New Credit:** The number and proportion of recently opened accounts and inquiries into your credit report.

Why is Your Credit Score Important?

Your credit score affects your ability to secure loans, the interest rates you'll pay, and even your eligibility for certain jobs or rental applications. A higher score can also lead to better interest rates and terms, potentially saving you thousands of dollars.

How to Access Your Credit Report

You're entitled to a free copy of your credit report every 12 months from each of the three major credit reporting agencies — or by visiting www.annualcreditreport.com. Reviewing your report regularly can help you ensure its accuracy, detect signs of fraud, and maintain a healthy score.

Let Us Help!

Schedule a meeting with one of our knowledgeable loan officers. We can review your credit report with you and discuss strategies for maintaining or improving your credit score.

Advanced
Fraud Alerts

Enhancing Your Security:

Advanced fraud alerts offer protection for you and your accounts.

We've implemented a cutting-edge alert system to bolster your defense against debit and credit card fraud. This system empowers you to receive notifications through emails, SMS texts, and interactive calls when there's a suspicion of fraudulent activity. These alerts allow you to verify transactions, ensuring your financial security is intact.

Enrollment in our fraud alert service is automatic, ensuring you're promptly informed of any questionable activity on your debit or credit cards.

We urge you to respond immediately if you receive an alert regarding a dubious transaction via phone, text, or email. Confirming the transaction's legitimacy is as simple as replying "Yes" or "No." Text message alerts will be sent from **49447**, email notifications will originate from **no-reply@fraud.pscu.com**, and phone calls will be made from various numbers to ensure security.

Keep your contact details up to date.

If there are any changes to your phone number or email address, please call us at 724-458-7520 to update your information. This step is vital in ensuring you receive all fraud alert communications without delay.

Please remember that Grove City Area Federal Credit Union is committed to your privacy. We'll never request your account details or PIN through fraud alert communications.

Scholarship Opportunities Await!

We're committed to fostering the growth and development of our members by offering three scholarships, each valued at \$500. Whether you're working toward a college degree, a vocational program, or any form of higher education, this scholarship could be the stepping stone you need to achieve your dreams.

How to get started:

- **Eligibility:** This scholarship is available to members planning post-secondary education in the 2024-2025 academic year.
- **Application:** You can pick up an application at the office or download it from www.gcafcu.org.
- **Deadline for Submission:** All applications must be submitted by Friday, April 30, 2024.
- **Selection Criteria:** While academic achievements are significant, we also value community involvement, personal goals, and the overall character of applicants.
- **Award Announcement:** Scholarship recipients will be announced and contacted directly.

Apply today — and take the first step towards unlocking your potential!

