

Get Your Tax Forms Faster!

Want to receive your tax forms sooner? Enroll in electronic tax forms today and skip the wait for mailed documents. It's fast, simple, and secure!

It's easy to get started:

- Log in to home banking.
- Click on the 'Statements & Tax Forms' tab at the top of the screen.
- Select 'Enroll to receive tax forms' — and you're set!

When your tax documents are ready, you'll receive an email notification so you can download them instantly. No waiting for the mail, no paper clutter—just quick, easy access to the forms you need.

Sign up for electronic tax forms today!

Keep Your Account Active

Just a quick reminder:

Your account will be classified as dormant if the balance in your Share Account is below \$100, you have no other services with GCAFCU, and the account has been inactive for over 12 months. Dormant accounts are subject to a \$3.00 monthly fee.

We don't want to see that happen!

Simply make a deposit, sign up for direct deposit, bring your loan to the credit union, or open a new account. Take full advantage of all the benefits of membership and stay connected with us!

Holiday Closings

Thanksgiving Day
Thursday, November 28, 2024

Christmas Eve
Tuesday, December 24, 2024
(closing at 1 pm)

Christmas Day
Wednesday, December 25, 2024

New Year's Eve
Tuesday, December 31, 2024
(closing at 1 pm)

New Year's Day
Wednesday, January 1, 2025



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 – 6:00 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.



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**Grove City Area
Federal Credit Union**

Banking *But* Better!

One Credit Union Way
Grove City, PA 16127

IN THIS ISSUE

- The Gift Of Easy Borrowing!
- Your Tap-to-Pay Card Is Coming Soon!
- Join Us For The Grateful Gallop 5k
- CU In The Community
- Take Control Of Your Credit!
- Plus Much More...

A Publication for Members of Grove City Area Federal Credit Union

FALL 2024

Money Matters

The Gift of Easy Borrowing Is Here!

From personal loans to auto financing and everything in between — we've got the funds to make life easier.

Looking for a little extra help this season? Whether you're tackling debt consolidation, need new wheels, or want a low-cost Visa Credit Card, we're here for you! Our team is ready to assist with all your borrowing needs.

See inside for details.



Borrow Smart. Borrow Local.

At Grove City Area FCU, we make borrowing easy and affordable with personal loans, auto loans, and credit card options that work for you. Whether you're planning for holiday expenses or making a big purchase, get the funds you need with the service and support you deserve. All decisions are made locally — where your peace of mind always comes first.

Options for Every Gift on Your List!

- **VEHICLE LOANS:** Save with competitive rates and low payments.
- **PERSONAL LOANS:** This loan is versatile and convenient. Use for any need!
- **LOW-COST CREDIT CARDS:** Reap more savings with no annual or balance transfer fees.

Let the Gift-Giving Begin!

Apply online at www.gcafcu.org or text 'Holiday' to 724-458-7520.



Car Searching...But Better!

Finding your next vehicle just got easier with Grove City Area FCU's online car-buying tool. This all-in-one resource lets you browse local inventory, secure pre-approved financing, and access smart car-buying tips — from one convenient spot.

We make it easy to buy a car on your terms:

Tailored Searches: Customize by make, model, type, and zip code to find the perfect fit.

Full Transparency: See pricing, photos, and detailed information from the dealership, including FREE CARFAX reports.

Get Pre-approved: Use the Finance tab to get pre-approved for GCAFCU financing and estimate monthly payments with our handy calculators.

In-Depth Research: Access safety ratings, car history, and more under the Research tab to make an informed choice.

Vehicle Protection: Learn about options like GAP insurance to safeguard your purchase.

Learn the Process: New to car buying? The Learn tab guides you through every step.

Ready to get started? Visit <https://gcafcu.org/> and enjoy this all-in-one car-buying experience!



Add Your GCAFCU Cards To Your Digital Wallet!

Enjoy fast, secure, and convenient payments by adding your Grove City Area FCU Debit and Credit cards to Apple Pay or Google Pay. Make GCAFCU your go-to option for every purchase!

It's the perfect way to pay.

No more fumbling for your wallet — just tap your phone, and you're set. Plus, your card information stays protected with the latest security features.

How to get started:

Open your Apple Pay or Google Pay app, follow the steps to add your GCAFCU cards, and you're ready to shop. Get started today and experience secure, contactless payments!

Your New Tap-to-Pay Card Is On Its Way!

Do you have a Grove City Area FCU Visa Debit or Credit Card? Keep an eye on your mailbox — your new Tap-to-Pay card will arrive by the year's end!

So, what's Tap-to-Pay all about? It's all about speed and security. With Tap-to-Pay, you can make purchases simply by holding your card near a contactless payment terminal. No swiping, inserting, or waiting for a chip reader — just tap and go!

How does it keep you safe?

Your Tap-to-Pay card uses the latest security technology. A unique transaction code is created each time you make a payment, so your card number is never shared with the merchant. This protects you from fraud and gives you peace of mind while shopping.

Stay tuned for your new card, and get ready for faster, safer payments with a simple tap!

Join Us For The Grateful Gallop 5k Saturday, November 30, 2024

The 9th Annual Grateful Gallop, sponsored by GCAFCU, takes place the Saturday after Thanksgiving at 9:00 am in Grove City. The race starts on Greenwood Drive and follows the scenic Hunter Farm bike path. By joining the fun, you'll also be supporting the Grove City Community Food Pantry! After the race, stay to explore local shops and help celebrate Small Business Saturday.

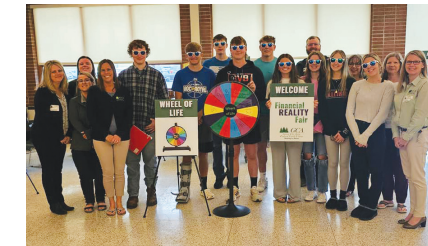
Learn more or register here:

<https://runsignup.com/Race/PA/GroveCity/GratefulGallop5k>.



CU in the Community: A Year of Service

While serving your financial needs is our top priority, in 2024, we proudly extended our efforts beyond the branches and into the community. We hosted shred events in Stoneboro, Harrisville, and Grove City, offering secure document disposal for our neighbors.



Our staff also read to students, helped in classrooms, and supported Junior Achievement at Hillview, Mercer, and Oakview Elementary Schools. We also hosted financial reality fairs for seniors, bringing real-world financial lessons to local high schools.

But that's not all! Our team participated in the United

Way's Day of Caring, helped clean up Brandy Spring Park, and joined the McQuiston Center in Sandy Lake for bingo and lunch. We also supported the Mercer County Food Bank and had a great time at the Grove City Library's Bingo fundraiser.

I'm truly grateful for how we've supported local families, students, and athletes this year. Looking ahead to 2025, I'm excited for even more opportunities to make a difference in our community.

Kind regards,
Alysia McCandless, CEO



Take Charge of Your Credit with Our New Credit Manager Tool

Managing your credit just got easier! With our latest online enhancement — Credit Manager — you can access your credit score, track your progress, and receive important alerts, all within home banking.

Credit Manager enables you to:

- Access your free credit score anytime.
- Stay on top of changes with real-time alerts for important updates.
- Track and manage your debt in one convenient spot.
- Easily view open balances and monthly payments.

It's time to take control of your credit!

Log in to home banking, click "My Credit Score," and enroll today. Then, start tracking your credit and make informed decisions to improve your financial health!

Access your **free** credit score. Track progress and get alerts.

[Enroll me](#)

