

Community Shred Events!

Grove City Area Federal Credit Union invites you to our upcoming Shred Events – an easy, secure way to protect your personal information by shredding outdated documents and sensitive materials.

When & Where:

April 12, 2025 – Oakview Elementary School, 2482 Mercer Street, Stoneboro, PA 16153

May 3, 2025 – American Legion, 227 W. Prairie Street, Harrisville, PA 16038

September 13, 2025 – Credit Union Main Office, 1600 S. Center Street Ext., Grove City, PA 16127

Stop by our Shred Events between 9 am and noon. All shredding will be done onsite for convenience and security.

Investing In Your Future

Apply For A GCAFCU Scholarship Today!

Are you a Grove City Area FCU member pursuing post-secondary education in the 2025-2026 school year? We're offering three \$500 scholarships to help ease the burden as you achieve your educational goals.



How to Apply:

Pick up an application at either office or download it at www.gcafcu.org.

Submit your completed application by Friday, April 4, 2025.

Don't miss this chance – apply today!

Holiday Closings

Memorial Day
Monday, May 26, 2025

Juneteenth
Thursday, June 19, 2025

Independence Day
Friday, July 4, 2025
Saturday, July 5, 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, PA 16127

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A Publication for Members of Grove City Area Federal Credit Union

SPRING 2025

Money Matters

Equipping Your Yesterday, Today & Tomorrow

Home Equity Loans – No Closing Costs Until May 31, 2025!

Consolidate bills, fund home improvements, cover major expenses, or take that well-deserved vacation — all while taking advantage of \$0 closing costs!

Your Home Holds the Key to Financial Flexibility

See inside for details.



GET MORE OUT OF LIFE!

Take advantage of a Home Equity Loan – No Closing Costs Until May 31, 2025!

Did you know your home's equity can help you navigate life's opportunities and challenges? Apply today and take the next step toward financial flexibility! At GCAFCU, we're here to equip you for whatever life has in store.

Why Choose a Home Equity Loan?

Use for Any Purpose – From home upgrades to dream vacations, even debt consolidation.

\$0 Closing Costs Until 5/31/25 – Apply today and save!

Competitive Rates – Lower your payments and reduce interest costs.

One Monthly Payment – Manage your finances with ease.

Fund What Matters Most

Home Improvements: Remodel your kitchen, add a new room, install a new roof, or make energy-efficient updates.

New Vehicle: Secure lower financing on your next car, RV, or boat with a home equity loan.

Debt Consolidation: Pay off high-interest credit cards or multiple loans with one lower, manageable payment.

It's Easy to Get Started!

No matter what's on your financial horizon, we're here to help! To apply, visit www.gcafcu.org/homeequityloan or text HOME to 724-458-7520 for details.

Act Now: Our \$0 Closing Costs Offer Ends 5/31/25.

*APR=Annual Percentage Rate. Rates are subject to change without notice. Offer subject to change without notice. See credit union for details.



Empowering Young Savers: Celebrate Youth Month with GCAFCU!

This April, we're encouraging young savers to take their first steps toward financial independence. Celebrate National Credit Union Youth Month with us and help your children build a brighter financial future!

We're Making It Fun and Rewarding!

- **Kickstart Their Savings!** We'll make the initial deposit for every youth account opened in April.
- **Special Gift:** All youth members will receive their very own Marvel Moose plush mascot, the cuddly ambassador of our Youth Club!
- **Sweet Surprise:** New youth members will be entered into a drawing for a Dairy Queen Gift Card — because saving deserves a little treat!

Financial independence starts with a plan, and at GCAFCU, we're here to help your children build strong financial habits early on. Stop by any of our branches to open a youth savings account, and let's turn big dreams into achievable goals — one step at a time.

Help Our Family Grow!

Pass this newsletter along to a family member or coworker and encourage them to check out Grove City Area FCU!

Stay A Step Ahead With Card Alerts

Keeping your finances safe is simple with debit and credit card alerts. Track activity, catch unauthorized transactions early, and prevent fraud – all in real-time.

Why Set Up Card Alerts?

- Get notified instantly whenever your card is used, online or in person.
- Customize alerts for specific transaction types, merchants, or amounts exceeding your set limit.
- Enjoy peace of mind, knowing you're always in control of your card activity.

How to Enable Alerts

1. Log in to your Visa® account online or through the GCAFCU Visa mobile app.
2. Add your card(s) if you haven't already.
3. Select the card, then scroll to 'Notification Settings' at the bottom of the screen.
4. Enable transaction alerts to receive text notifications whenever your card is used.

What to Do If You Spot Fraud

- Lock your card immediately through your Visa account.
- Contact the credit union as soon as possible for assistance.

Need help setting up your alerts? Stop by or give us a call – we'll be happy to assist!



Join Us for Our Annual Meeting!

Mark your calendars! The Grove City Area Federal Credit Union Annual Meeting is set for:

Tuesday, May 6, 2025, 6:00 PM

Keystone Events Center, 317 Erie Street, Grove City, PA

This is your opportunity to connect with fellow members, hear important credit union updates, and learn more about your credit union's financial health and future.

Door Prizes & Buffet Meal

After the meeting, enjoy a light buffet meal and stay for exciting door prize giveaways!

Submit Your Questions in Advance

Have a question but prefer not to ask it during the meeting? You can submit it at either location or via email at info@gcafcu.org.

KNOWLEDGE IS POWER!

Take Charge with My Credit Score

Your credit score plays a key role in your financial health; improving it can enhance your future in many ways. That's why we've added My Credit Score to Online Banking — an easy way to monitor your credit, manage it effectively, and stay alert to potential fraud.

Why Use My Credit Score?

- **Access Anytime:** View your credit score 24/7 and stay informed.
- **Receive Alerts:** Get instant notifications about credit changes.
- **Track Balances:** See your open balances and monthly payments in one convenient place.
- **Make Smarter Choices:** Explore "what-if" scenarios to understand how decisions — like paying off debt or taking a loan — can impact your score.

Getting Started is Simple

Log in to Online Banking and click "My Credit Score." A quick, one-time sign-up gives seamless, ongoing access to this powerful tool.

Why It Matters

Your credit score is more than just a number — it's the gateway to greater financial freedom. A strong score can:

- **Save You Money:** Secure lower loan rates and better insurance premiums.
- **Open Doors:** Enhance your prospects with employers, landlords, and lenders.
- **Support Your Goals:** Set realistic financial goals and stay on track.

Knowledge is power; with My Credit Score, you'll have the tools to take control of your financial journey and build a brighter future.

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

Enroll me

