

MONEY MATTERS

A Publication For Members Of Grove City Area Federal Credit Union



Trim Your Tree With A Great Low Rate!

Holiday shopping, traveling, last-minute bargains, and everything else in between...
unwrap the savings with our Visa Card.



Add More Sparkle To Your Holidays

Whether it's decorating your tree, prepping for holiday dinners, or traveling to see loved ones, you'll save money with our Visa's great low rate.

Balance Transfers

Have other high-rate credit cards? Save even more when you transfer balances from other lenders' cards. Consolidating payments makes life easier!

- Rate as low as
9.90% APR*

Apply Today

Imagine your savings this Christmas and all year long.
Get started by completing our easy app.
Or learn more at www.gcafcu.org.



* APR = Annual Percentage Rate. Rate effective October 1, 2017, and subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. Contact the credit union for the complete details.



It Is The Little Things That Make The BIGGEST Memories

HOLIDAY LOAN SPECIAL

Take advantage of our special low rate, just in time to make holiday memories.

- * Rates as low as 6.00% APR*
- * Terms up to 18 months
- * Borrow \$500 - \$2,500

Holiday Loans will help you delight your family. You'll delight in the savings! Apply today at www.gcafcu.org. Offer available November 1 through December 31, 2017.

*APR = Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice.

Peace-of-Mind Shopping

Just in time for the holidays, Christmas Club funds will be transferred into your Share Account the second week in October. Relax, and reap your rewards! It's always more fun to shop when you have the cash-in-hand.

Don't have a Christmas Club? Open yours today. There's no minimum balance requirement and balances over \$50 earn dividends. Automatic transfers will make saving even easier.

Free Trials: Are They Really Free?

You're offered a "free trial" with the option to cancel anytime. The only thing you pay is shipping. But before you commit and provide your credit card info, stop. Read the terms of the agreement – and any fine print.



If you need to get out of a "free" deal, take these steps:

- You must cancel (and possibly return the product) before the trial period ends to avoid incurring the full cost of the merchandise.
- The trial period is often 14 days, starting from the date of your order.

How to cancel:

- Contact the merchant.
- Keep records of the transaction, especially proof of returns and that the product was received by the merchant.
- Ask for a credit. The merchant has 15 days to provide a credit before you can dispute the transaction.
- Take notes, including the date you canceled, date of return, tracking or shipping information, the name of the person you spoke with and if a refund was promised.

If you don't receive a refund:

- Contact us with the information above.
- You may want to cancel your credit card if the charges and shipments (sometimes monthly) continue. Free trials almost always have an ongoing delivery component.

INTERNATIONAL CREDIT UNION DAY Thursday, October 19, 2017

We're celebrating you – our members! Join us for fun, refreshments, and giveaways at both locations.

Holiday Closings

Columbus Day
Monday, October 9, 2017

Veterans Day
Saturday, November 11, 2017

Thanksgiving Day
Thursday, November 23, 2017

Christmas Day
Monday, December 25, 2017

New Year's Day
Monday, January 1, 2018



www.gcafcu.org

E-mail: info@gcafcu.org

One Credit Union Way • Grove City, PA 16127

(724) 458-7520 x2 • Fax: (724) 458-7527

OFFICE HOURS

Lobby:

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

Drive Thru:

Monday – Friday 8:00 AM – 5:00 PM
Saturday Closed

1600 S. Center St. Ext. • Grove City, PA 16127

(724) 458-7520 x1 • 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 1-800-523-4175.

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

Third Quarter Dividends

Dividends for the third quarter of 2017 were posted to members' accounts on October 1, 2017.

