

# MONEY MATTERS

A Publication For Members Of Grove City Area Federal Credit Union



## Happy Retirement!

Congratulations to Debra Maxwell on 36 years of service.

By the time you're reading this, Deb Maxwell will have worked her last day at the credit union. We would like to congratulate Deb on her 36 years of service to the credit union. Thank you, Deb!

She began as a member services representative in 1982 taking care of members' day-to-day needs. Later, as the credit union grew, she was promoted to VP of Office Operations and took on a more behind-the-scenes role ensuring the office ran smoothly and was compliant with the ever-changing regulations. Deb was also responsible for human resources and taking care of employees' needs.

We will miss you, Deb. Best wishes to you as you begin this new chapter in your life!

## Need Money For College?

### SCHOLARSHIP APPLICATIONS ARE AVAILABLE!

Members of Grove City Area Federal Credit Union pursuing a post-secondary education during the 2018-2019 school year may apply for one of three \$500 scholarships. Applications are available at both credit union offices or can be printed from our website: [www.gcafcu.org](http://www.gcafcu.org). Applications must be submitted no later than Friday, April 27, 2018.



**Good Luck!**



## FOLLOW US ON FACEBOOK

Stay in touch with us on your favorite social channel. Watch for the latest news and promotions.

## Greetings From The CEO

It's hard to believe another year has come and gone. We've accomplished so much this past year and look forward to what's ahead. One goal for 2017 was to make new and deeper connections – with each other, our members and the community. We started communicating via email and became more visible on Facebook and even more recently, Twitter.

We also redesigned our website and introduced a mobile app enabling you to deposit checks remotely. Now, you can connect with us 24/7!

### We've strengthened our roots in the community as well.

Our most significant involvement has been to partner with a 4th and 5th-grade math class at Hillview Elementary. Several times each week an employee helps in these classes, everything from working one-on-one with a student, to teaching the entire class how to add and subtract decimals. This time spent with students is a valuable investment in their future and our community.

We are continually looking for ways to help you, our members. Whether it's taking a little extra time to help you understand your credit score, crunching the numbers to save you money when you refinance your car with us, or just helping you balance your checkbook; we're here to help you achieve your financial goals.

Thank you for being a member and giving us the opportunity to serve you.

Happy New Year!

Alysia McCandless, CEO

## Remote Deposit Users

Effective May 1, 2018, all mobile deposits will require a new endorsement. This 'restrictive' endorsement will include your signature and the words "for mobile deposit only," or, you can check the box provided on the back of the check 'for mobile deposit.' The endorsement is to help prevent fraud.

If checks are received without the proper endorsement, we cannot accept them for deposit. Please call us with any questions, so you can keep your deposits running smoothly.





## EASY AND FAST

### Sign Up for Direct Deposit of Your Tax Refund.

Combined with e-filing, you can receive your refund in 21 days or less! It's also the most secure way to receive your money – with no worries. Complete this information if you use Form 1040, 1040A or 1040-EZ:

1. Enter our Routing & Transit Number: 243381845.
2. Select either checking or savings.
3. Enter your member number.

Direct deposit, it's quicker, safer, and the most convenient way to receive your refund!

## Rite Aid ATMs

With the recent purchase of Rite Aid by Walgreens, there will be changes in our ATM agreement. Effective February 1, 2018, cash withdrawals from ATMs inside Rite Aid stores will no longer be surcharge-free. We are sorry for this inconvenience!

### You can still save!

Enjoy convenient access to surcharge-free ATMs at both of our branch offices or any ATM with the CU\$ logo. Also, ATMs remain surcharge-free at all Sheetz locations. To find the closest ATM near you, go to [www.cudollar.org](http://www.cudollar.org).

Another easy way to get cash is at the register. When making a purchase with your debit card, many merchants give you the option to get cash back. It's convenient and saves a trip to the ATM.



## New Contact Information?

If you have a new address or phone number or changed your name through marriage or divorce, please notify us. It's important that we have your current information and cell phone number. Thank you.

## It's Time for Our Annual Meeting! Saturday, February 17, 2018, at 7:00 p.m.

### Masonic Lodge, Grove City, PA

We'd love to see you there! There will be a chance to win door prizes following the discussion, and a light buffet meal served. Anyone interested in serving the credit union in a volunteer position should contact us for information.

Have a question, but don't want to ask it the night of the meeting?

Submit it ahead of time in writing to either office or by email at [info@gcafcu.org](mailto:info@gcafcu.org). We'll answer your questions as part of our friendly and informative meeting.



## Holiday Closings

**Martin Luther Kings, Jr. Day**  
Monday, January 15, 2018

**Presidents' Day**  
Monday, February 19, 2018

## Refer A Member

Help your immediate family members (spouse, children, parents, siblings, grand-parents, grandchildren, and anyone who lives in your household) get on the right track and share our low loan rates and low fees, convenient and friendly services and higher savings rates.



*Grove City Area  
Federal Credit Union*

[www.gcafcu.org](http://www.gcafcu.org)

E-mail: [info@gcafcu.org](mailto: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 Visa® Credit Card, call 1-800-449-7728.

## Fourth Quarter Dividends

Dividends for the fourth quarter of 2017 were posted to members' accounts on January 1, 2018.

