

MONEY MATTERS

A Publication For Members Of Grove City Area Federal Credit Union



Our Checking Gives Value And Convenience

How you'll save:

- No minimum balance requirement
- No monthly service fees on active accounts
- No limit on transactions

Enjoy the flexibility without the worry! Access your account anytime.

- Visa® debit card
- Free online and mobile banking
- Free bill pay and eStatements

Sign up for free checking today.

Your Visa debit card is accepted virtually anywhere, while online and mobile banking give you 24/7 access. An active checking account also enables you to avoid inactive account fees. It's a win-win!



Update Your Information

Help us to serve you better. Please inform us of any changes to your address or telephone number. Thank you.



Like Us On Facebook

Stay in touch with us on your favorite social channel – Facebook! You'll learn more about how we connect with the community, see behind-the-scenes action, and meet the staff who serve you.

Take Our \$1,000,000 Loan Challenge!

GOAL: To save members one million dollars in finance charges.

HOW: Take advantage of a home equity or mortgage loan or refinance a loan you have from another lender.

You'll love our home loan products with low fixed rates to help you save. Along with plenty of options, benefit from local service and decision-making from people you trust.



Home Equity Loans

Rates as low as
2.99% APR*

Mortgages
Rates as low as
3.25% APR*

No Closing Cost



HOME EQUITY LOANS

Use the funds for anything this spring. The interest you pay may also be tax deductible. See your tax advisor.

MORTGAGES

If you're looking to buy your first home, upgrade or downsize – or even refinance, see us for a low-cost mortgage. We offer terms of up to 15 years and will service your loan for life.

APPLY TODAY!

Call us or apply online at www.gcfcu.org. Offer good until we've saved members one million dollars...or June 30, 2018!

*APR=Annual Percentage Rate. Rates are subject to change without notice. Loans based on \$5,000 minimum. Tax deductible interest eligibility depends on your filing status. Check with your tax advisor.



Clean Up Your Credit For Spring!

It's the time of year to start fresh. Use it to review your credit report and make improvements, also watch for errors or signs of identity theft.

No matter what your credit score is today, you can take steps to make it stronger. Your score is comprised of several components. Learn what goes into your score. Understanding your score is the first step to improving it.

Ways to bolster your score:

See where you stand: You are entitled to a free credit report annually. Check for errors, which can be costly and lower your score. Get your free credit report from www.annualcreditreport.com. If you're unsure how to read your report, we can review it with you and explain the details.

Correct errors: If you find errors, visit www.FTC.gov for the steps you can take. It is important to fix errors quickly – they are usually damaging to your credit score.

Pay bills on time: Take advantage of the tools available – like online bill pay, alerts, and automatic debits. These services will help to ensure your bills are paid on time.

Balance your credit portfolio: Don't exhaust all your available credit. And only borrow from lenders you trust, keeping a blend of both secured and unsecured credit. Other items that impact your credit portfolio include the amount of debt, the length of credit history, outstanding applications, and types of credit accounts.

Need help? Contact us.

We can advise you on how to improve your credit score. If you feel overwhelmed by debt, contact us immediately. We are here to help

April Is National Youth Month

Science has proven that if you start with small goals, saving money can become a regular habit. Youth Month inspires children to begin saving, so they can achieve their dreams of a happy future.

Join Us For The Celebration!

Introduce your child (age 17 and under) to Grove City Area Federal Credit Union during the month of April and we'll deposit \$5 into their new account.



Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed; to view our policy and practices in regards to your personal information, visit <http://gcafcu.org/privacy-policy/>, or we can mail a copy to you. Please call us at (724) 458-7520 to request your copy.

DON'T FORGET!

Scholarship Applications Are Due Friday, April 27, 2018

Members who are high school seniors interested in pursuing post-secondary education (college or vocational school) for the 2018-2019 school year can apply for one of three \$500 scholarships. Applications are available at both credit union offices or on our website at www.gcafcu.org.



Holiday Closings

Memorial Day

Monday, May 28, 2018

Independence Day

Wednesday, July 4, 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

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 1-866-513-4136.

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

First Quarter Dividends

Dividends for the first quarter of 2018 were posted to members' accounts on April 1, 2018.

