

Electronic Tax Forms

Wish to receive your credit union tax forms quicker?

Enroll in electronic tax forms today! You'll enjoy quick and easy access to your information. Simply log into Home Banking and click on the "Statements & Tax forms" tab. Then select "Enroll to receive tax forms." It's that easy!

When your documents are ready to download, you'll receive an email notification. Receive your documents sooner, and get a head start on your tax return!

Update Your Information

Have you moved recently? Or have you changed your phone number or email address? For the safety and security of your account information, it is imperative that you notify the credit union of these changes. It is important to have all updated contact information on file. Thank You.



BULLETIN BOARD

Holiday Closings

Columbus Day
Monday, October 12, 2020

Veterans Day Observed
Wednesday, November 11, 2020

Thanksgiving Day
Thursday, November 26, 2020

Christmas Eve
Thursday, December 24, 2020, closing at 1:00 pm

Christmas Day
Friday, December 25, 2020

New Year's Eve
Thursday, December 31, 2020, closing at 1:00 pm

New Year's Day
Friday, January 1, 2021



Banking But Better!

www.GCAFCU.org
Email: 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 7:00 AM – 4:00 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.

Stay connected and get the latest news.



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One Credit Union Way
Grove City, PA 16127

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A Publication for Members of Grove City Area Federal Credit Union

Money Matters

FALL 2020

STOP IN FOR A 5 STAR CREDIT REVIEW.

Consider these sensible solutions to improve your credit score and put SAVINGS into your pocket.

- Request a free credit check-up.
- Improve your credit score.
- Reap the SAVINGS.

What are you currently paying on your loans and credit cards?

If we can restructure your loans and help you save, we'll pay you up to \$100!*

See inside for more information.

*Some restrictions apply. See our website for details



FALL CREDIT REFRESH

We want to help you attain a worry-free financial life with a Fall Credit Refresh. Areas to consider are your credit score, monthly payments, and rates you're paying on loan and credit card balances.

Your credit score:

- It's a number between 300 and 850 – scores below 600 are considered low; scores above 720 are excellent. Our goal is to get you into the 720 club so you can reap the savings, resulting in lower loan rates, preferred pricing on insurance, and more.
- We'll review your credit report with you. If we find errors, which tend to lower your score, we'll share steps to correct them and other habits to improve your score.

Your monthly payments.

- Consider what you're currently paying on your loans and credit cards. If we can restructure your loans and help you save, we'll pay you up to \$100!* We'll also go over other bills to determine potential areas to save.

Reap the benefits!

The more you understand what impacts your credit, the more power you gain. Call us to schedule an appointment or visit www.gcafcu.org.

*Some restrictions apply. See our website for details.



We'll Keep You Trucking Right Through The Holidays.

Decide how you want to use the funds. Pay for gifts, new décor, improvements around the home, even to pay off other bills!

Holiday Loans as low as 6.0% APR*

- Borrow \$500 to \$2,500 and repay in up to 18 months
- Available from November 1 to December 31, 2020

VISA Credit Cards as low as 9.9% APR*

- Shop anywhere, anytime. Gain added security with Visa's Zero Liability Protection.
- Holiday shopping is more affordable with a low-cost credit card!

Rewards VISA Credit Cards as low as 11.9% APR*

- Earn 1 point or 1% cash-back for every dollar in purchases.
- Redeem your points for travel, gifts, gift cards, and airline tickets. Or select the cash-back option and have the money deposited monthly into your account.

Take advantage of these special holiday solutions.

Call 724-458-7520 or visit www.gcafcu.org. We'll get you the funds you need just in time for the holidays!



PEN vs. PIN

Understanding the features of your Debit Card.

Most of us use our debit cards every day. They're a convenient way to pay for groceries, gas, and dining out.

But did you know there is a way to add another layer of security to your debit transactions?

It's choosing "PEN" (signing for the transaction) vs. PIN (entering your personal identification number) to finalize the transaction at your favorite retailer.

What is the difference between "PEN vs. PIN?"

When you enter your PIN, the transaction is settled quickly, usually by the end of the day. Merchants tend to encourage PIN transactions because the fees are less than those approved with a signature. When signing, the transaction may take a little longer to clear your account. Also, by not entering your PIN, you reduce the possibility of someone learning or capturing the number.

However, the primary benefit is the added protection offered by Visa on signature-based transactions.

By signing for the transaction, you're protected under Visa's Zero Liability guarantee and won't be held responsible for any fraudulent charges. This is key, especially for larger purchases!



The Credit Union Difference

When you become a member of Grove City Area Federal Credit Union, you not only become part of our financial family but a movement with more than 120 million members nationwide.

You're a member, not a customer.

Credit unions are a prime example of economic democracy, with each member having an equal share of ownership.

Our approach to service sets us apart.

- Participate in a true financial cooperative.
- Enjoy local service focused on your needs.
- Save with lower loan rates and fewer fees.
- Feel confident that decisions are made in your best interest!

Celebrate With Us!

International Credit Union Day
Thursday, October 15, 2020

Stop by either location, and enjoy refreshments and fun giveaways!

Since 1948, credit unions have celebrated the third Thursday in October to raise awareness about the excellent work credit unions and other financial cooperatives are doing in the U.S. and worldwide. It also allows us to reflect on our democratic structure. This year's theme is "Inspiring hope for a global community."

We hope you'll take a moment to celebrate our roots with us and the unique ways we serve all members.



Protect Loved Ones

At Grove City Area Federal Credit Union, protecting your financial well-being is our mission! Consider adding these coverages to your GCAFCU loan:

GAP Coverage

GAP insurance pays your loan balance if your car is stolen, accidentally damaged beyond repair, or declared a total loss of up to 150% of your LTV (loan-to-value). GAP+ gives you \$1,000 towards purchasing a new vehicle when you file a claim on your totaled vehicle.

Debt Protection

Do you have a safety net if the unexpected hits? Protect your family against the unexpected.

Life can get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability or involuntary unemployment could help protect your finances. This protection could cancel your loan balance or payments up to the contract maximums. Protect your loan payments today so you can worry a little less about tomorrow. Purchasing protection is voluntary and won't affect your loan approval.

Protect You And Your Family.

To obtain a quote, call 724-458-7520 or visit www.gcafcu.org to learn more. We'll get these coverages added so that you can rest easy.



Christmas Club Accounts

Funds will be transferred into your Share Account the second week of October, giving you convenient cash access!

Caught short this year? Start planning for next year!

Now is an excellent time to open a Christmas Club and start saving for next year. By saving consistently through direct deposit or automatic transfers, you eliminate stress, and your savings accumulate painlessly. There is no minimum balance requirement, and balances over \$50.00 earn dividends. Call us or stop in and open your account today!



Dormant Account Reminder

Remember, your account becomes classified as dormant when the balance in your Share Account is less than \$100, you have no other services with GCAFCU, and your account has been inactive for over 12 months. Dormant accounts will be assessed a \$3.00 monthly fee unless you reactivate your account.

We don't want to see you go, so be sure not to become inactive! Make a deposit, sign up for direct deposit, or open a new account. It's easy to take advantage of your credit union membership.

