



## 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.

## Annual Meeting

Due to current COVID-19 restrictions the Annual Meeting that is normally held in February has been postponed until a future date. Please keep your eye out for future communication on when and how we will hold this annual event.

## BULLETIN BOARD

### Holiday Closings

#### Martin Luther King Day

Monday, January 18, 2021

#### Presidents Day

Monday, February 15, 2021

#### Memorial Day

Monday, May 31, 2021

#### Independence Day

Monday, July 5, 2021  
(observed)

#### Labor Day

Monday, September 6, 2021

#### Columbus Day

Monday, October 11, 2021



Grove City Area  
Federal Credit Union

**Banking But Better!**

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

Email: [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 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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Grove City Area  
Federal Credit Union

**Banking But Better!**

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

WINTER 2021

## TAKE CHARGE WITH CARD PAY!

Now you can pay your bills with your GCAFCU credit card.

## CARD PAY IS FLEXIBLE AND EASY:

Improve your cash flow and keep more cash in your pocket every month — and pay off your credit card later.

*See inside for details!*



## NEW CARD PAY IS FLEXIBLE & EASY!

These days, you have more choices than ever — from where you order your dinner to what you stream on TV. Now, at Grove City Area FCU, you can choose to pay your bills using your credit card! It's a feature of your BillPay account that puts you in charge of the way you pay.

### It makes sense for a lot of reasons:

- Improve your cash flow.
- Keep more cash in your pocket every month — and pay off your card later.
- Earn MORE card rewards.
- Receive extra credit card perks toward travel rewards, cash-back, and more.
- It's convenient and easy — use Card Pay to access your bills in one place, from any device.

GCAFCU BillPay is your one-stop platform to manage ALL your bills, giving you more control, flexibility, and freedom.

### Check out this new way to pay bills!

Use your credit (or debit) card to pay bills in BillPay. To get started, visit us at [www.gcafcu.org](http://www.gcafcu.org), call, or stop in.



## What Can You Do After Becoming A Victim?

If you become a victim of fraud, be sure to notify us right away so we're able to take the necessary steps to prevent any further damage. We may need to order a new debit card, or in some cases, close your checking account and open a new one. Debit cards do take 7-10 business days to arrive and you are required to be in person to open a new checking account.

If you notice something AFTER HOURS, please call our Defense Edge Fraud Alert Number: 1-888-918-7313. They will cancel your debit card and issue you a new one. This will make sure no further unauthorized purchases are made using your debit card.

We encourage all members to enroll their debit card(s) in our alerts program. Get a text message or email any time your card is used.

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

## 2020 Reflections

### Message From The CEO

While many are glad to put 2020 behind them, I must pause and reflect on what a great year we've had here at the credit union despite the obstacles we encountered. If you're not uncomfortable — you're not growing! Uncomfortable we were and growing we did.

As I write this, our asset size has hit an all-time high of over \$100,000,000. While the increase in assets was primarily driven by the stimulus checks that members received as part of the spring stimulus package, it is also because members find the credit union a safe place to keep their money.

After a week of intense staff training in 2020, we became focused on ways to help you strengthen your financial wellbeing and becoming your financial partner for life. We want to help you raise your credit score, lower your monthly payments, and help eliminate credit card debt. We were able to help one member save over \$8,300 in loan interest and showed him how to raise his credit score by about 32 points. We helped another member save \$369 in their monthly loan payments. We have many stories like these. If you haven't allowed us to review your credit with you, I encourage you to get in touch with us today to complete your 5-star credit review.

### We'll show you ways to save and what we can do for you.

The COVID-19 pandemic hit just about the same time we introduced electronic signatures. The timing was perfect as we decided to close our lobbies for everyone's safety. Electronic signatures enabled us to continue putting the much-needed loans into your hands, all from the safety of home. As we continue to find ourselves in a land of uncertainty, electronic signatures will be a great tool to keep you safe and is convenient as well.

As the weather improved and restrictions lifted, we were once again excited to host Food Truck Fridays. The food trucks were such a hit last year that we opted to expand the fun and have a different food truck at each of our branches weekly. This has been a GREAT way to bring a unique way of dining to our community. Many people anticipated their Friday lunch at the credit union, and we look forward to continuing these in the spring.

Closing our lobbies was a hard but necessary decision. But you quickly learned we could still take care of all your banking needs, by drive-thru or electronically. We saw huge increases in the number of people who downloaded our Mobile App to utilize mobile deposit. You also learned that depositing that check from home is super easy and convenient.

The number of people taking advantage of our Home Banking platform and paying their bills online via Bill Pay increased as well. While we miss seeing you in the office, I am thankful we have these options for you to bank from home. If you haven't used any of these convenient services, I encourage you to try them. If you need some extra help, give us a call. We'll be happy to help!

### In closing, I want to thank all members for their UNDERSTANDING and our EXCELLENT staff for their dedication.

I am reminded daily of how blessed I am to be a part of GCAFCU. The patience, flexibility, and resilience everyone has shown daily are so encouraging. And as we face all that 2021 will bring, we do it knowing that we are better today than we were yesterday, and I pray we will be better tomorrow than we are today.

Sincerely,

Alysia M. McCandless  
GCAFCU CEO

## Need More Financial Control?

Consider these budgeting tips for 2021:

**Monitor What You Spend** — Keep your receipts, follow transactions in Online Banking, even log your spending with your smartphone. The key is to watch where your money goes, then adjust your spending accordingly.

**Distinguish Between Needs vs. Wants** — Most of us can't buy all we want without affordable credit, so shop for the best rates. It also pays to review what you're currently paying — if you can reduce your rate, it's smart to consider a refinance.

**Save for Purchases** — Rather than overspending on major purchases, try to save for long-term goals or a down payment on larger purchases. Consider our special accounts to keep you motivated.

**Commit for the Long term** — There's not always immediate gratification when it comes to budgeting — and you may not see results right away; it is a gradual process and can take months to see savings build or a debt reduction.

**Get Everyone Onboard** — If you're married, come up with a "spending contract" together. This can assist in sharing more about finances and not making purchases without communicating. And if there are kids in the house, get them involved.

**Save for Today and the Future** — Use tools like Direct Deposit to help reach your goals. You can also have a specific amount deducted from your net pay to go directly into a particular savings account.

If you need extra help, call us! We'd be happy to craft a better budget for your needs.



## Getting A Refund?

### Choose GCAFCU and Direct Deposit.

It's the easiest way to receive your tax refund! Most e-filers receive their refunds within 21 days when they use Direct Deposit.

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

*DIRECT DEPOSIT: It's quicker, safer, and more convenient!*



## Calling All Students!

### Apply for one of three \$500 scholarships.

To support your goals of a college education, we're again presenting our annual scholarship opportunity. Three deserving students will each receive a \$500 award. If you're a GCAFCU member and pursuing a post-secondary education during the 2021-2022 school year, you can apply. Applications are available at both credit union offices and can be printed from our website at [www.gcafcu.org](http://www.gcafcu.org).

Applications are due by Friday, April 30, 2021