

BULLETIN BOARD

Annual Meeting Announcement

Wednesday, May 3, 2023, at 6 pm
Masonic Lodge, Grove City, PA

You'll have a chance to learn more about credit union operations and vote for our Board of Directors. A light buffet meal will also be served, and door prizes will be awarded following the discussion.

Please contact us for information if you're interested in serving the credit union via a volunteer position. We'd love to have you on our team!

Do you have a question but don't want to ask it the night of the meeting?

Submit your question ahead of time in writing to either location or via email: info@gcafcu.org.

It's Scholarship Time!

GCAFCU members can apply for one of three \$500 scholarships.

If you're pursuing post-secondary education during the 2023-2024 school year, you can apply for one of three \$500 scholarships. Request an application from either location or print one from our website at www.gcafcu.org.

Don't miss this opportunity to get money for college. Submit your application by Friday, April 28, 2023.

Good luck to all GCAFCU scholars!

Holiday Closings

Presidents' Day
Monday, February 20, 2023

Memorial Day
Monday, May 29, 2023

Juneteenth
Monday, June 19, 2023

Independence Day
Tuesday, July 4, 2023



Banking *But* Better!

www.GCAFCU.org
Email: info@gcafcu.org

**One Credit Union Way
Grove City, PA 16127**

724-458-7520
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
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

WINTER 2023

A Better Checking Account

Don't let extra fees ruin your day.
Open a GCAFCU Checking Account!

- No monthly fees or minimum balance restrictions.
- Free Online and Mobile Banking tools.
- Free Bill Pay and eStatements.

Limited-Time Offer!

Receive a free Yeti Mug when you open a new Checking Account while supplies last.*

See inside for details.



Don't Let Extra Fees Ruin Your Day

It's easy to get behind in your budget with today's soaring prices. Reap the advantages of a GCAFCU Checking Account, offering both savings and convenience.

Are you ready to save money with easier mobile access? How about fewer fees?

Get the savings you deserve!

Unlimited Transactions - Forget about unfair fees or restrictions.

Free Visa Debit Card - Shop anywhere Visa is accepted.

Debit Card Alerts - Real time alerts keep you in the know!

24/7 Access - Manage your account anytime, from anywhere, with online and mobile banking.

Bill Pay - Online or with our mobile app. No monthly fees, unlimited payees, and no per transaction fee.

Cash Availability - Get cash at thousands of surcharge-free ATMs.

Remote Deposit - Deposit a check faster than taking a selfie!

Embrace this limited-time offer!

Open your Checking Account online at www.gcafcu.org — and receive a free Yeti Mug while supplies last!*

*Receive a free gift while supplies last. The value of the gift may be reported on a 1099-INT.



Unleash the Power of Saving at Your Credit Union™

April is National Credit Union Youth Month. We'll make the first deposit into any youth account opened in April to celebrate! New youth members will also receive a special gift and have the chance to win a Dairy Queen Gift Card.

Unleash the power of saving and introduce your children to the benefits of saving at GCAFCU! You'll give them a head start by opening a youth saving account that earns interest. The earlier your child gets started, the more powerful their earnings become.

Bring your child into GCAFCU this April, and help them unleash the power of saving!



Beware of Taxpayer Scams

An excerpt from IRS.gov:

Thousands of people have lost millions of dollars and personal information to tax scams. Scammers use regular mail, telephone, or email to cheat individuals, businesses, payroll, and tax professionals.

Recognize the telltale signs of an IRS Impersonation Scam:

Phone Scam Using Taxpayer Advocate Service Numbers: It is a new twist on the IRS impersonation phone scam, where criminals fake calls from the Taxpayer Advocate Service.

"Ghost" Tax Return Preparer Scam: Avoid unethical tax return preparers, known as ghost preparers. A ghost preparer doesn't sign the tax returns they prepare. Not signing a return is a red flag that the paid preparer may be looking to make a quick profit by promising a big refund or charging fees based on the size of the refund.

"Tax Transcript" Email Scam: It features a surge of fraudulent emails impersonating the IRS and using tax transcripts as bait to entice users to open documents containing malware.

IRS Impersonation Telephone Scam: A sophisticated phone scam targeting taxpayers, including recent immigrants, has been making the rounds. Callers claim to be IRS employees, using fake names and bogus IRS identification badge numbers. They may know a lot about their targets and usually alter the caller ID to make it look like the IRS is calling.

Note that the IRS doesn't:

- Call to demand immediate payment using a specific payment method, such as a prepaid debit card, gift card, or wire transfer. Generally, the IRS will first mail you a bill if you owe any taxes.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.
- Demand payment without allowing you to question or appeal the amount they say you owe.
- Ask for credit or debit card numbers over the phone.

Protect yourself!

Read more from our source, <https://www.irs.gov/newsroom/tax-scams-consumer-alerts#>.

On-The-Go With Your Debit Card?

Now you can manage your card from anywhere! Simply download the GCA Visa App. This versatile tool will keep your Debit Card safe and secure.

- Unsure where your card is? Lock your card with one click to prevent unwanted usage. Once you locate your card, unlock it with a simple click.
- Going out of town? Add travel notifications and release geographic restrictions. This lets our fraud department know it's you who is transacting business.
- Lost or stolen card? Shut down usage when you report your card as lost or stolen.

Get started and download your app from the App Store or Google Play.



Easy Remote Deposits!

You can now deposit checks into your account from home, at work, or while traveling. It's simple, secure, and fast!

Log in to our mobile app and click "mobile deposit." Complete your enrollment form, and you can begin depositing checks upon approval.

It's easy!

- Endorse checks with your signature, including "for mobile deposit only at GCAFCU."
- Take a pic of your check, and swipe. Your deposit will be on its way!
- Mobile deposits are processed twice daily on business days.
- Track your deposit by logging into your Mobile App.

Ready to get started? Download your Mobile App today!



Help Our Family Grow!

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

Have a Question? Text Us! Or Ask Cooper!

Love Texting? We do too! With our new texting service, you can now text with us wherever and whenever on your mobile device. Text us today at 724-458-7520.

Ask Cooper!

We also have an improved, secure chat feature right on our homepage! You can chat with a live agent or Cooper, our new Digital Assistant. Cooper can help with an array of questions and is available 24/7.

It's Easy!

Send us your question via text or chat and we'll respond during our regular business hours.

