



THE QUARTERLY POST

SPRING 2024 - VOLUME 3



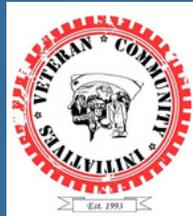
DATES TO REMEMBER

- INDIVIDUAL TAX FILING DEADLINE - APRIL 15TH
- LAST DAY TO CONTRIBUTE TO 2023 IRA - APRIL 15TH
- MEMORIAL DAY SATURDAY - MAY 25TH (DRIVE-THRU CLOSED)
- MEMORIAL DAY - MAY 27TH (ALL OFFICES CLOSED)
- JUNETEENTH - JUNE 19TH (ALL OFFICES CLOSED)
- INDEPENDENCE DAY - JULY 4TH (ALL OFFICES CLOSED)
- SHRED DAY @ THE RICHLAND OFFICE - JULY 24TH
- LABOR DAY - SEPTEMBER 2ND (ALL OFFICES CLOSED)

13TH ANNUAL CHARITY GOLF OUTING THE SUMMIT COUNTRY CLUB • CRESSON, PA SATURDAY, SEPTEMBER 21, 2024

FOR THIS YEAR'S CHARITY GOLF OUTING, WE ARE RAISING MONEY FOR VETERAN COMMUNITY INITIATIVES (VCI). VETERAN COMMUNITY INITIATIVES IS A NON-PROFIT ORGANIZATION THAT HAS PROVIDED SERVICES AND PROGRAMS TO ALL VETERANS FOR FREE AS A COMPLIMENT TO SERVICES OFFERED BY VETERANS AFFAIRS FOR OVER 30 YEARS. WITH YOUR HELP, WE WOULD LIKE TO BE ABLE TO BEAT OUR DONATION RECORDS IN THE PAST TO BE ABLE TO DONATE TO THIS WONDERFUL PROGRAM.

CONTACT AN OFFICE FOR MORE INFORMATION OR TO BECOME A SPONSOR/PLAYER!



2024 CAR SPECIAL STARTING MARCH 23RD



RATE TBA



SPRING CLEANING

NOW IS THE PERFECT TIME TO MAKE SURE ALL INFORMATION ON YOUR ACCOUNT IS UP-TO-DATE. MAKE SURE YOUR ADDRESS, PHONE NUMBER, AND EMAIL ARE ALL CORRECT. DOUBLE CHECK ANY AUTOMATIC WITHDRAWALS THAT ARE BEING DEDUCTED FROM YOUR ACCOUNT, AND CONFIRM THAT ANY JOINT OWNERS ON THE ACCOUNT ARE STILL NEEDED. IF A NON-SPOUSAL JOINT OWNER PASSES AWAY BEFORE THE PRIMARY OWNER, THE PRIMARY OWNER COULD BE SUBJECT TO PAY INHERITANCE TAX ON THEIR OWN MONEY. BE MINDFUL OF THIS IF YOU OPENED AN ACCOUNT FOR SOMEONE WHO IS NO LONGER A MINOR. POA'S CAN BE NOTED ON AN ACCOUNT TO BE SURE THEY CAN STILL ACCESS FUNDS WITHOUT DEALING WITH THIS ISSUE.

DEALING WITH THE FRAUD DEPARTMENT

IF OUR FRAUD DEPARTMENT SEES A STRANGE TRANSACTION ON YOUR ACCOUNT, THEY WILL CALL YOU TO CONFIRM IF THE TRANSACTION BELONGS TO YOU OR NOT. THEY WILL INTRODUCE THEMSELVES AS FISERV AND THEY WILL CALL FROM A NEBRASKA NUMBER. IT IS VITAL THAT THE PHONE NUMBER ON YOUR ACCOUNT BE YOUR PRIMARY PHONE NUMBER SO THAT THEY CAN BETTER COMMUNICATE WITH YOU AND GIVE YOU A MORE SEAMLESS EXPERIENCE. IF FOR SOME REASON YOU ARE UNSURE IF IT IS GENUINELY THE FRAUD DEPARTMENT, HANG UP AND CALL AN OFFICE IMMEDIATELY SO WE CAN LOOK AT YOUR CARD. IF THE TRANSACTION IS DEEMED FRAUDULENT, THEY WILL CLOSE YOUR CARD. AFTER THAT, YOU WILL NEED TO CALL AN OFFICE TO REORDER A NEW ONE.

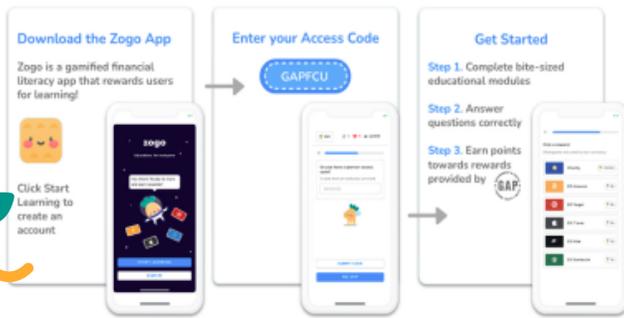


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CHRISTMAS CLUB

OPEN YOUR CLUB NOW FOR CHRISTMAS 2024! CLUB TRANSFERS HAPPEN THE 2ND WEEK OF OCTOBER. CHRISTMAS CLUBS CURRENTLY ACCUMULATE AN ANNUAL PERCENTAGE RATE OF .35%. ONE WITHDRAWAL CAN BE MADE PRIOR TO THE RELEASE DATE WITHOUT PENALTY.

VISA PROMOTION

WE'RE RUNNING A SPECIAL OFFER FOR OUR VISA CREDIT CARDS FOR APRIL, MAY, AND JUNE. ANY VISA OPENED DURING THOSE MONTHS WILL RECEIVE AN INTRODUCTORY RATE OF 7.5% ANNUAL PERCENTAGE RATE (APR) ON CASH ADVANCES AND PURCHASES FOR THE FIRST 6 MONTHS UNTIL PAID IN FULL. CASH ADVANCES FOR THOSE WHO HAVE A VISA CURRENTLY WILL ALSO RECEIVE THE 7.5% APR DURING THOSE MONTHS UNTIL PAID IN FULL. THESE CASH ADVANCES MUST BE DONE THROUGH AN OFFICE IN ORDER TO BE ELIGIBLE.



MAIN OFFICE:

111 FRANKLIN ST
RM 224
JOHNSTOWN, PA 15901
814.535.4165

RICHLAND:

194 DONALD LANE
SUITE 3
JOHNSTOWN, PA 15904
814.266.8446

ALTOONA:

2907 PLEASANT
VALLEY BLVD
ROOM 9
ALTOONA, PA 16602
814.946.0726

NEW STANTON:

111 S. CENTER AVE
SUITE 2
NEW STANTON, PA
15672
724.925.1324

WWW.GAPFCU.ORG

