



# THE QUARTERLY POST

## AUTUMN 2023 - VOLUME 1



### FALL ACCOUNT CLEANING

HAVE YOU MOVED RECENTLY? GOTTEN A NEW PHONE NUMBER OR EMAIL? HAVE YOU RECENTLY CHANGED YOUR LAST NAME? MAKE SURE TO UPDATE THE INFORMATION ON YOUR ACCOUNT SO WE HAVE UP-TO-DATE RECORDS INCLUDING A VALID ID!

### DATES TO REMEMBER

- CU KIND DAY - OCTOBER 9TH
- COLUMBUS DAY - OCTOBER 10TH (ALL OFFICES CLOSED)
- CHRISTMAS CLUB - OCTOBER 12TH
- INTERNATIONAL CREDIT UNION DAY - OCTOBER 20TH
- MUNICIPAL ELECTION DAY - NOVEMBER 7TH
- VETERAN'S DAY - NOVEMBER 11TH (DRIVE-THRU CLOSED)
- THANKSGIVING - NOVEMBER 23RD (ALL OFFICES CLOSED)
- CHRISTMAS EVE - DECEMBER 24TH
- CHRISTMAS DAY - DECEMBER 25TH (ALL OFFICES CLOSED)
- NEW YEAR'S EVE - DECEMBER 31ST
- NEW YEAR'S DAY - JANUARY 1ST (ALL OFFICES CLOSED)



### OPEN A CHRISTMAS CLUB

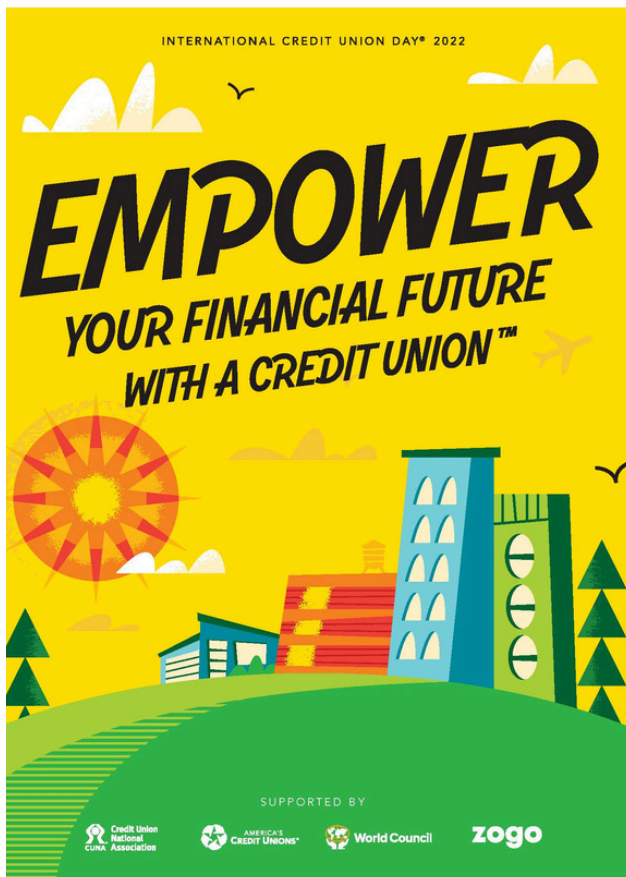
OUR CHRISTMAS CLUB IS AN EASY WAY TO SET ASIDE SOME EXTRA FUNDS FOR THE HOLIDAYS. IT ACCUMULATES AN ANNUAL PERCENTAGE RATE OF .35%, AND CAN BE OPENED THE SAME DAY THAT FUNDS FOR 2023 PAY INTO SHARE ACCOUNTS. ONE WITHDRAW CAN BE DONE BEFORE THE ACCOUNT IS PAID, BUT A SECOND ONE WILL RESULT IN IT BEING CLOSED FOR THE REST OF THE YEAR. CONTACT YOUR LOCAL OFFICE TO SET ONE UP TODAY!

### DON'T BE SPOOKED BY FRAUD

WITH THE HOLIDAY SEASON APPROACHING, IT'S EVEN MORE IMPORTANT TO PROTECT YOUR INFORMATION. HERE ARE A FEW QUICK TIPS TO PROTECT YOURSELF:

1. CHECK YOUR ACCOUNT DAILY.
2. BE SURE THAT THE SENDER OF A LINK OR TEXT MESSAGE IS LEGITIMATE, ESPECIALLY IF THE LINK ASKS FOR PERSONAL INFORMATION.
3. ALWAYS ANSWER YOUR PHONE WHEN RECEIVING A CALL FROM OUR FRAUD CENTER IN NEBRASKA. IF YOU CAN'T ANSWER RIGHT AWAY, CALL THEM BACK ASAP!





**INTERNATIONAL CREDIT UNION DAY**

THE 75TH ANNIVERSARY OF INTERNATIONAL CREDIT UNION DAY IS THIS YEAR. ICU DAY IS A FUN WAY TO RECOGNIZE CREDIT UNIONS AND OUR MOST IMPORTANT MISSION - EMPOWERING YOU FINANCIALLY! VISIT AN OFFICE ON OCTOBER 20TH TO ENTER INTO A GIVEAWAY AND TAKE HOME SOME EXTRA CREDIT UNION GOODIES. WE LOOK FORWARD TO SEEING YOU THEN.

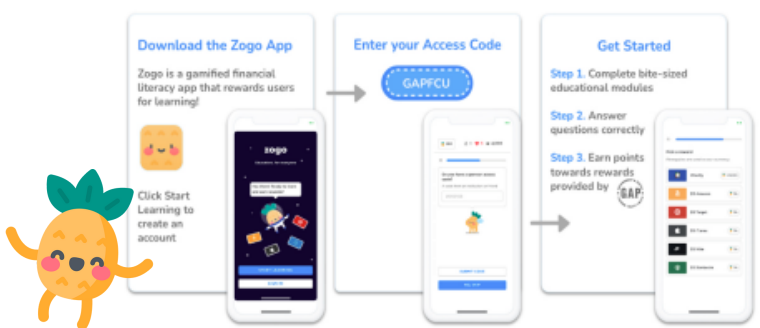
**VISA PROMOTION**

WE'RE RUNNING A SPECIAL OFFER FOR OUR VISA CREDIT CARDS FOR OCTOBER, NOVEMBER, AND DECEMBER. ANY VISA OPENED DURING THOSE MONTHS WILL RECEIVE AN INTRODUCTORY RATE OF 7.5% ON CASH ADVANCES AND PURCHASE FOR THE FIRST 6 MONTHS UNTIL PAID IN FULL. CASH ADVANCES FOR THOSE WHO HAVE A VISA CURRENTLY WILL ALSO RECEIVE THE 7.5% DURING THOSE MONTHS UNTIL PAID IN FULL. THESE CASH ADVANCES MUST BE DONE THROUGH AN OFFICE IN ORDER TO BE ELIGIBLE.



**HEATLOC**

IF YOU'RE HAVING TROUBLE HEATING YOUR HOME, YOU CAN APPLY FOR A HEAT LINE OF CREDIT ONLINE. YOU CAN RECEIVE UP TO \$1500 TO BE PAID BACK OVER 12 MONTHS. WE REQUIRE PROOF OF YOUR BILL, AND IT CAN ONLY BE PUT TOWARD HEATING YOUR HOME. CHECKS WILL BE MADE DIRECTLY TO YOUR OIL, COAL, GAS, OR ELECTRIC PROVIDER OR YOU CAN BE REIMBURSED WITH PROOF OF PURCHASE FOR THOSE OPTIONS AS WELL AS OIL, COAL, PELLETS, OR PROPANE.



**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**

